

DSCR Loan Prep



This checklist is designed to help you gather all the necessary documentation for applying for a DSCR (Debt Service Coverage Ratio) loan for your investment property. Completing these forms and organizing these items ahead of time can significantly streamline your application and approval process.

1. Personal Financials

- Balance Sheet (up-to-date)
- Income Statement
- Cash Flow Statement
- Personal Credit Report

2. Property Financials

- Rent Roll (current, detailed)
- 12-month Operating Statement
- Maintenance Records (if applicable)
- Property Tax Statement

3. Loan Application Forms

- Completed Loan Application
- Loan Estimate (if received)
- Truth in Lending Disclosure (if available)

4. Tax Documentation

- Last 2 Years of Personal Tax Returns
- Last 2 Years of Property Tax Returns

5. Legal & Entity Documents

- Property Deed or Purchase Contract
- Lease Agreements (for all tenants)
- Property Insurance Policy
- Business License & Entity Operating Agreement (if property is held in LLC or Corp)

6. Optional / Supporting Items

- Third-party Appraisal (if already completed)
- Photos of Property (interior and exterior)
- Business Plan or Investment Strategy Summary

Need help completing your DSCR loan application?

Contact Federal Hill Mortgage at 1 (800) 551-9198 or visit federalhillmortgage.com.

This packet is for preparation purposes only. Speak with your loan officer for an official application.

