



UHM

PLATINUM DSCR

PREMIUM FINANCING FOR PROFESSIONAL INVESTORS

A DSCR loan allows investors to purchase up to 4-unit properties with no mortgage insurance or income verification required.

Qualification is based on the properties proposed cash flow, which is calculated by dividing reconciled property rents by actual PITIA payments.

For example, a mortgage payment of \$2,500 would require the average area rent to be 75% of that payment or \$1,875.

With loan amounts up to \$3,000,000, UHM Platinum is the perfect option for professional investors looking to expand their portfolio.

CONTACT ME TO LEARN MORE ABOUT OUR PLATINUM FINANCING OPTIONS!

*Ability to repay is based on income and debts associated with subject property. Mortgage payment may include to principal, interest, taxes, insurance, and association fees. 20% down payment example for a 30-year fixed-rate Conventional loan: Total sales price \$400,000, down payment \$80,000, loan amount \$320,000, interest rate 7%, Annual Percentage Rate (APR) 7.16%, final principal and interest payment \$2,128.97. Taxes, insurance, and mortgage insurance will be part of the total mortgage payment but are not included in this example. This example is for illustrative purposes only and may differ from the current interest rate offered. Call for the current rate and full disclosure of current terms.

**UNIONHOME
MORTGAGE**

**HERVEY
TEAM**



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