

DSCR

SHORT TERM RENTALS

Grow Your Business with DSCR Financing for Airbnb, VRBO, Vacasa, and Other Short-Term Rental Properties.

PROGRAM HIGHLIGHTS

- Purchase, Rate & Term Refi, Cash out
- $DSCR = \text{Gross Income} \div \text{PITIA/ITIA}$
- Max loan amount \$3,500,000
- 1 – 4 family properties and condominiums permitted
- 80% LTV for Purchase, Rate & Term Refi
- 70% LTV for Cash-Out Refi
- Down to 620 FICO
- Non-Warrantable Condos OK
- Investment Properties only
- Gift Funds allowed
- No limit on Financed Properties
- Leasehold properties are eligible
- (Condo Not Available)
- Experienced investors only

INTENDED FOR USE BY REAL ESTATE AND LENDING PROFESSIONALS ONLY AND NOT FOR DISTRIBUTION TO CONSUMERS. UNDERWRITING TERMS AND CONDITIONS APPLY AND NOT ALL APPLICANTS WILL QUALIFY. TEXT OR IMAGES MAY BE AI GENERATED.

Forward Lending, 19000 MacArthur Blvd, Ste 300, Irvine, CA 92612 | Phone: 844.941.5626 | Forward Lending is a registered DBA of OCMBC, Inc. NMLS ID #2125. Programs and rates are subject to change without notice. Turn time estimates are not warranted or guaranteed. Intended for use by real estate and lending professionals only and not for distribution to consumers. OCMBC, Inc. is licensed in the following states that require specific licensing disclosures: AZ (#0909401). CA CFL - Loans made or arranged pursuant to the California Financing Law, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act (#4130724). GA Georgia Residential Mortgage Licensee (#20571). IL MB.6759942 Illinois Department of Financial and Professional Regulation, Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601 1-888473-4858. MA Lender (#ML2125). MO Missouri Mortgage Company License #2125 In-State Office: Missouri In-State Branch License #2396190 3636 S. Geyer Road, Suite 100, Office 134, St. Louis, MO 63127. RI Rhode Island Licensed Lender. NJ Licensed by the N.J. Department of Banking and Insurance. VA NMLS ID #2125 (www.nmlsconsumeraccess.org). Also licensed in AK, AL, AR, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MS, MT, NC, NE, NH, NM, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WI, WV and WY. Not licensed or conducting business in New York. For more licensing information, visit the Nationwide Multistate Licensing System's Consumer Access website www.nmlsconsumeraccess.org. Copyright 2026. Revised 08.12.26