

Turn the borrowers you used to turn away into closings.

Debt Service Coverage Ratio loans for property investors

GMFS now offers **DSCR (Debt Service Coverage Ratio)** financing for property investors. Instead of qualifying borrowers on personal income, we qualify on the income the property generates. That means the self-employed investor with complex returns, the borrower maxed out on agency limits, and the buyer who wants to close in an LLC — the ones you've had to say "no" to — are now deals you can close.

FOR YOUR BORROWERS

What it does for your borrowers

- ✓ **No personal income verification** — no W-2s, tax returns, or pay stubs
- ✓ Easier qualification for **self-employed investors** with complex returns
- ✓ Lets investors **scale portfolios** past traditional lending limits
- ✓ Qualifies on **rental income** (typically DSCR \geq 1.0–1.25)
- ✓ **LLC ownership allowed** for liability protection and structuring

FOR YOUR BUSINESS

What it does for your business

- ✓ Opens a **new client base** outside agency and QM guidelines
- ✓ **Faster, simpler underwriting** — fewer income docs, quicker closings
- ✓ **Higher loan volume** — investors buy repeatedly, building steady pipeline
- ✓ Strong **referral growth** from agents, investors, and property managers

THE FINE PRINT

A few program details

- ✓ **Investment properties only** — no second homes; must be income-producing
- ✓ Broker loans disclosed by the **GMFS Disclosure Desk**
- ✓ Correspondent loans allowed; **GMFS prepares the closing package**
- ✓ Underwriting fee: **\$1,399**
- ✓ Multiple **prepayment penalty (PPP) options** to support your pricing strategy

The next investor who walks into your office shouldn't be a lost deal. Let's turn them into a closing.

[CONTACT YOUR DISTRICT DIRECTOR](#)

[Full DSCR Guidelines & Matrix](#) → gmfspartners.com



Not for consumer distribution. Intended for business partner informational purposes only.

GMFS, LLC – NMLS ID #64997 | 7389 Florida Blvd., Suite 200A, Baton Rouge, LA 70806. GMFS, LLC is an Equal Housing Lender. All mortgages are originated by GMFS, LLC.

DSCR loans are for business-purpose investment properties only and are not available for owner-occupied or second homes. Terms and program details are subject to change.

updated 6/2026