COMMON DSCR LOAN MYTHS

Temple View

Separating Fact from Fiction

Myth	Fact
Myth: DSCR loans are only for experienced investors.	**Fact:** First-time investors can qualify. Approval is based primarily on the property's cash flow—not your investing experience.
Myth: You need perfect credit.	**Fact:** DSCR loans typically offer more flexible credit requirements than conventional financing.
Myth: You must provide tax returns and pay stubs.	**Fact:** Qualification is based on the property's rental income, not your personal income.
Myth: Only long-term rentals qualify.	**Fact:** Many DSCR programs also allow short-term rental income.
Myth: DSCR loan rates are always much higher.	**Fact:** Rates depend on factors like leverage, credit, and property performance—and can be highly competitive.
Myth: You can't purchase through an LLC.	**Fact:** Many DSCR loans are specifically designed for LLC ownership.

DSCR financing is designed to simplify real estate investing—not make it more complicated.

Talk with Temple View to learn how our flexible DSCR financing can help you grow your rental portfolio.