

# ACCELERATOR DSCR

## Featuring No Ratio Options for Your Investor Clients

Business Purpose DSCR/No Ratio offers flexibility when qualifying your borrowers for Non-QM financing.

### Accelerator Program Highlights

- Up to 80% LTV available
- No Ratio 700+ FICO (DSCR < .75)
- 680+ FICO for cash-out, DSCR ≥ .75 - .99
- First time investors allowed, min FICO 680
- Transferred appraisals accepted
- Broker points & fees up to 5% permitted
- DSCR and reserve calculation ITIA only on IO loans
- Cash out may be used for reserves
- 5-8 units, condotels, and non-warrantable condos allowed



*See guidelines for full eligibility*

**Find more opportunities for your investor borrowers by partnering with Champions Funding for all your Non-QM loan program needs. Reach out today for details!**

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