

DSCR / RENTAL CASH FLOW

Hold for Cash Flow. Scale with Clarity.

**LONG-TERM DEBT BUILT FOR INVESTOR-OWNED
RENTAL PROPERTY.**

Business-purpose financing for rental investors using the property's cash flow—not personal income. Designed to help you acquire, refinance, and scale a high-performing portfolio with speed and certainty.



UP TO

80%

LTV

30-YEAR

OPTIONS

DSCR

FROM 0.75x

\$100K-\$3M

LOAN SIZE

PROGRAM SNAPSHOT

LOAN AMOUNT	\$100,000 – \$3,000,000
INTEREST STRUCTURE	Competitive fixed and ARM options
LEVERAGE	Up to 80% LTV purchase / refinance
TERM	30-year options with interest-only periods available
PROPERTY TYPES	SFR, 2–4 unit, condo, townhome, small multifamily
BORROWER PROFILE	LLC / business-purpose investors
UNDERWRITING	Asset-based cash-flow review
PREPAYMENT	Program-dependent options
GEOGRAPHY	Nationwide select states
OCCUPANCY	Non-owner-occupied only
TIME TO CLOSE	Streamlined process from complete file

W H Y E N Z A**RENTAL INVESTOR FOCUS**

Solutions tailored to the way rental investors acquire, refinance, and grow cash flow.

**PRINCIPAL-LED
EXECUTION**

You work with decision-makers from first call to funding. No committees.

**BROKER-PROTECTED
RELATIONSHIPS**

Your fee is documented on the term sheet and paid at close. Your client stays yours.

HOW THIS CLOSES

Rent roll to closing table.

01

Address and rents

Property list, current or market rents, taxes, insurance and HOA. That's the whole quote package.

02

Rate lock and term sheet

Priced same day. Lock at issuance so a rate move mid-process isn't your problem.

03

Appraisal and leases

Appraisal with rent schedule, leases, insurance binder, entity docs, background and credit.

04

Close in about three weeks

Portfolio deals close on one settlement statement with a single set of loan docs.



WHAT WE NEED UP FRONT

- / Property list with addresses and rents
- / Executed leases or market rent support
- / Taxes, insurance and HOA figures
- / Entity docs, EIN, operating agreement
- / Tri-merge credit, soft pull accepted
- / Mortgage history on owned rentals
- / Two months reserves per property

WHAT WE SAY YES TO

- / Bridge and rehab takeouts at new value
- / Cash-out to fund the next acquisition
- / Short-term rental and mid-term furnished
- / 5-10 unit residential-style multifamily
- / Portfolio roll-ups off seasoned individual notes
- / Foreign national and non-resident borrowers
- / First-time landlords with strong credit

Send the rent roll.

Same-day pricing. Lock at term sheet.

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