

GMCC DSCR 利率

貸款額 \$1M, LTV 60%
30 年固定DSCR 1.25

Rate 6.625% APR 6.75%

FICO 信用分 760, 5 年提前还款违约金

基於 1-12-2024 利率

- 不需要僱傭信息
- 不需要納稅申報信息
- **沒有DSCR比率，甚至可以為零**
- **短期租金(比如 AirB&B)可獲得更低的利率**
- 只需租金現金流 (可以為負數) 。1-4個單位 (5-8個單位可能會有例外)
- 可以有無限數量的已融資房產 (超過10個以上) 購買，提取現金，再融資 (1-4個單位)

所有貸款均需經審核批准！請即聯繫GMCC專員了解更多詳情：Email: info@gmccloan.com

All loan programs and rates are subject to underwriting and change without advance notice, additional restrictions may apply. This does not represent any credit decision.



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.

General Mortgage Capital Corporation, Real Estate Broker, California Department of Real Estate CA DRE 01509029, NMLS# 254895. HQ: 1350 Bayshore Highway, STE 740, Burlingame, CA 94010, Licensed in 47 States and DC. Visit WWW.GMCCLOAN.COM