



# Empower DSCR Program

## Program Eligibility & Credit Matrix

Effective Date: **05.01.2026**

FICO/LTV Eligibility		
FICO	Purchase & R/T	Cashout
760+	80.00	75.00
740 - 759	80.00	75.00
720 - 739	80.00	75.00
700 - 719	80.00	75.00
Foreign National	70.00	65.00

Property Type Max LTV Limits	
Condo - Warrantable	80.00
Condo - Non-Warrantable	75.00
2-4 Unit	80.00

Investor Loan Delivery
Loans must be <6 months aged from origination to be eligible

Program Products	
30 Fixed	30 Yr Fully Amortizing; 30 Yr with 10 Yr I/O Option
5/6m, 7/6m ARM	30 Yr Fully Amortizing; I/O Arms Not Allowed
40 Year Fixed w/ I/O option	40 Yr with 10 Yr I/O Option

\* Qualifying Rent will be Higher of: The Market Rent as per the 1007 up to a max 20% difference or the Current lease income

Other	
Occupancy	Investment Properties Only
Property Types	SFR, SFR +1ADU, Modular, 2-4 Unit, Condo, Co-op, Rural up to 20 acres
DSCR Calc	DSCR = *Gross Rental Income/Qualified Monthly Mortgage Payment (PMTIA) or (ITIA for IO)
Subordinate Financing	Not Allowed
First Time Investor	Max LTV 75%, min DSCR =>1.00 and 12 months reserves required
Citizenship	US Citizen, Permanent Resident Alien & Non-Permanent Resident Alien, Foreign National
Appraisal Review	Based on Loan Amt: <=\$2.0mm 1 Appraisal + CDA, >\$2.0mm 2 Appraisals
Prepayment Penalties	Permitted - See Guidelines for details
Condotel	Max/Min Loan amt: \$1.0mm/\$150,000. Max LTVs: Purchase 75%/RT& CO 65%

Interest Only Terms	
IO Period	Maturity / Amort Term
10 Yr	30 Yr / 20 Yr
10 Yr	40 Yr / 30 Yr

ARM Info	
5/6m ARM	30D Avg SOFR - Margin: 6.0%, Caps: 2/1/5
7/6m ARM	30D Avg SOFR - Margin: 6.0%, Caps: 5/1/5

DECLINING MARKETS			
Required to be applied for LTVs >65%			
Property value	Demand	Market Time	Reduce LTV
Declining	Any	Any	5%

Overlays		
Loan Amt	Min Amt	150,000
	Max Amt	3,000,000
	<\$1.0mm Reserves Required	3 Mo
	\$1.0mm-\$1.5mm Reserves	6 Mo
	>\$1.5mm Reserves	9 Mo
	<\$150,000	Max 75 LTV
	>\$1.5mm	Max 75 LTV
	>\$2.0mm	Max 70 LTV
	>\$2.0mm	Min 700 FICO
	Rate Term	<=65% LTV
I/O	Min FICO	700
	Max Loan Amt	3,000,000
	Max LTV	80%
Cashout	Max Cashout on LTV >65%	1,000,000
	Max Cashout on LTV <= 65%	Unlimited
	Loan amt >\$1.5mm	Max 65 LTV
	Loan amt >\$1.5mm	700
DSCR < 1	I/O	Y
	Min DSCR	0.80
	Min FICO	720
	Max LTV	75%
	Max LTV Cashout	70%
	Max Loan Amt	1,500,000
	Condotel	Not Permitted
Credit	I/O	Not Permitted
	Credit Event Seasoning	36 Months
	Mtg DQ 12m	1x30
	Mtg Dq 1x30x12 or Credit Event	Max 75 LTV
Foreign National	Max LTV	70%
	Reserves	12 Months
	Max Cashout	250,000
	Max Loan Amt	2,000,000
	I/O	Not Permitted
First Time Investor	Min DSCR	1.00
	Max LTV	75%
	Min Reserves	12 Mo
	Min DSCR	1.00
Prepayment Penalty	MI, OH, RI	Priced as No PPP
Geographic Restriction	Baltimore, MD, Philadelphia, PA	Not Permitted
Short Term Rents	DSCR Calc'd Using STR	Reduce Max LTV by 5%

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