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## DSCR

Effective Date:  
7:00AM PST 08/08/2022  
Last Revised (07/15/2022)

### Non-Conforming Portfolio Product

Rate	5/6 Arm 2/1/5 21 Day	7/6 Arm 5/1/5 21 Day	30 Yr Fixed 21 Day	Pricing Adjustments									
				LTV									
				Description	≤ 50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
11.375	108.750	108.500	108.250	Borrower Paid Comp	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a
11.250	108.500	108.250	108.000	Lender Paid Comp	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	n/a	n/a	n/a
11.125	108.250	108.000	107.750	760+	-0.250	-0.250	-0.750	-1.000	-1.250	-1.750	n/a	n/a	n/a
10.990	108.000	107.750	107.500	740-759	-0.500	-0.500	-1.000	-1.000	-1.500	-2.000	n/a	n/a	n/a
10.875	107.750	107.500	107.250	720-739	-0.750	-0.750	-1.000	-1.250	-1.500	-2.250	n/a	n/a	n/a
10.750	107.500	107.250	107.000	700-719	-0.750	-1.000	-1.250	-1.500	-2.000	n/a	n/a	n/a	n/a
10.625	107.250	107.000	106.750	680-699	-1.000	-1.250	-1.250	-1.750	n/a	n/a	n/a	n/a	n/a
10.500	107.000	106.750	106.500	660-679	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
10.375	106.750	106.500	106.250	640-659	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
10.250	106.500	106.250	106.000	620-639	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
10.125	106.250	106.000	105.750	≥ 200k - < 500k	-0.500	-0.500	-0.500	-0.500	-0.750	-0.750	n/a	n/a	n/a
9.990	106.000	105.750	105.500	≥ \$500k - < \$2mm	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a
9.875	105.750	105.500	105.250	≥ \$2mm - ≤ \$3mm	-0.250	-0.250	-0.250	-0.500	-0.500	-0.500	n/a	n/a	n/a
9.750	105.500	105.250	105.000	> \$3mm	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
9.625	105.250	105.000	104.750	DSCR < 0.85 / No Ratio	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
9.500	105.000	104.750	104.500	DSCR 0.85 - 0.99	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
9.375	104.750	104.500	104.250	DSCR 1.00 - 1.29	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	n/a	n/a	n/a
9.250	104.500	104.250	104.000	DSCR ≥= 1.30	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a
9.125	104.250	104.000	103.750	Condo	0.000	0.000	0.000	0.000	0.000	0.000	n/a	n/a	n/a
8.990	104.000	103.750	103.500	Non Warrantable	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a	n/a
8.875	103.750	103.500	103.250	2-4 Unit	0.000	0.000	0.000	0.000	-0.250	-0.500	n/a	n/a	n/a
8.750	103.500	103.250	103.000	Interest Only	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	n/a	n/a	n/a
8.625	103.250	103.000	102.750	No Escrows	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	n/a	n/a	n/a
8.500	103.000	102.750	102.500										
8.375	102.750	102.500	102.250										
8.250	102.500	102.250	102.000										
8.125	102.250	102.000	101.750										
7.990	102.000	101.750	101.500										
7.875	101.750	101.500	101.250										
7.750	101.500	101.250	101.000										
7.625	101.250	101.000	100.750										
7.500	101.000	100.750	100.500										
7.375	100.750	100.500	100.250										
7.250	100.500	100.250	100.000										
7.125	100.250	100.000	99.750										

**TIP:** Add up all the applicable pricing adjustments under the LTV column for your loan and then deduct it from the base pricing above to reach the borrowers par rate with 5th Street Capital.

[Compensation Faqs Click here](#)

#### Investment Properties - DSCR Matrix (Interest only max 75%)

Loan Amount	FICO	Purchase	Rate/Term	Cash Out
\$200,000 - \$750,000	760	75%	75%	n/a
	720	70%	70%	n/a
	700	65%	65%	n/a
	680	60%	60%	n/a
\$750,001 - \$1,000,000	720	70%	70%	n/a
	700	65%	65%	n/a
	680	60%	60%	n/a
\$1,000,001 - \$1,500,000	720	65%	65%	n/a
	700	60%	60%	n/a

#### DSCR Program Notes

[\(Click here for guidelines\)](#)

Product Codes	5SCDscr 5/6 P&I, 5/6 I/O, 7/6 P&I, 7/6 I/O, 30 Year Fixed
Credit Score	Use primary wage earner's middle score
12 Month Mortgage History	1 x 30
FC/SS/DIL Seasoning	36 Months
BK (7,11 or 13) Discharge	36 Months
Reserves	Loan Amount ≤ \$1.5mm 6 months PITI Loan Amount > \$1.5mm 12 months PITI Investment properties require an additional 2 months PITI for each financed property
Payment Qualification	Qualification based on property cash flow (take 100% of the gross yearly rents divided by the PITIx12 (yearly) of the subject property)
ARM Features	SOFR Index; Margin 3.5%; Floor 3.5%; Caps 5/6 arm: 2/1/5; Caps 7/6 arm: 5/1/5
Assets	Assets sourced or seasoned for 60 days
Eligible Borrowers	US Citizens, Permanent Resident Aliens, and Non-Permanent Resident Aliens
Eligible Property Types	SFR, PUD, Townhouse, Condo(Max 75% LTV), 2-4 Unit(Max 75% LTV) and Non-Warrantable Condo(Max 75% LTV)
<a href="#">Appraisal Requirements</a>	If loan greater than \$1.5mm - 2 appraisals needed (can be from same AMC but must be a different appraiser)
Mortgage Insurance	All loans greater than 80% LTV NO MI
Subordinate Financing	Max 90% CLTV (Institutional seconds only)
Prepayment Penalty	Investment properties: 3 year hard prepay (6 months interest on 80% of the outstanding balance)
Max Financed Properties	No Limit
No Escrows	Allowed on all loans except (HPML) higher-priced mortgage loan
Credits	Borrower rebate not allowed

#### Lender Fees

#### Extension Fees

#### Lock Policy

Lender Fee: \$1,425.00  
Credit Report: \$24.95  
Flood Certification: \$14.00  
Entity Review (If Applicable): \$250.00  
Appraisal Review (if Applicable): \$15.00-\$155.00  
Redraw: \$150.00

7 Days -0.125  
15 Days -0.250  
30 Days -0.500

Loan must be submitted and approved to lock  
See rate lock policy guidelines for further details