AGENT ADVANTAGE RESOURCE

INVESTMENT PROPERTY FINANCING GUIDE

Helping buyers finance their next investment with confidence.

Financing an investment property can look very different from financing a primary residence. The right option may depend on how the buyer earns income, how the property will be used and their long-term investment goals.

When Investment Financing May Be a Good Fit

Your client may benefit from exploring investment property financing if they are:

- Purchasing their first rental property
- Expanding an existing real estate portfolio
- Planning to generate rental income
- Self-employed or unable to document income traditionally
- Looking for financing aligned with a specific investment strategy

Common Financing Options

Conventional Investment Loans

May be appropriate for borrowers who have documented income and meet traditional qualification guidelines.

DSCR (Debt Service Coverage Ratio) Loans

May allow an investor to qualify primarily through the property's expected rental income rather than personal income.

Bank Statement Loans

May provide an alternative qualification path for self-employed investors whose tax returns do not reflect their full cash flow.

Available options vary based on borrower qualifications, property details and program guidelines.

What Agents Should Know

Investment property financing may involve:

- Higher down payment requirements
- Additional reserve requirements
- Credit score considerations
- Rental income or property cash flow evaluations
- Different guidelines for first-time and experienced investors

Working with a mortgage broker gives buyers access to programs from multiple lending partners, allowing their financing options to be compared based on their individual goals.

AGENT TIP

Ask how your client plans to use the property. A long-term rental, short-term rental or portfolio purchase may require different financing considerations. Starting that conversation early can help identify potential options before your client begins making offers.

Let's Build a Financing Strategy

Every investment strategy is different. If your client is considering an investment property, let's review their goals and explore financing options that may fit their situation.

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