

W2 CAP CAPITAL

*How to Prep, Protect & Fund
Your Next Rental—Without
the Headaches*

The 3 BIG
DSCR
Loan Killers

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WALL OF WINS



HUGE shout out to the W2 Cap Cap group. For years I've known what BRRRR and hard money was, but had never pulled the trigger. I finally got PUSHED into it when I had just spent basically all of my capital buying a cabin and a couple of BARGAINS jumped into my lap! What to do? Two incredible deals but NO MONEY!!!! That's where W2 Cap Cap came to my rescue.

Jon H.
Kentucky



The lender I had lined up backed out 2-days before I was set to close. Luckily the guys at W2 Cap Capital were ready to go.

They worked to help me close in just 3 days and I am extremely thankful to be able to continue and grow the relationships I have with them.

Michael H.
Florida



Thanks, Jay! I am very pleased with how it turned out and am excited about doing more of these. It's been great working with you guys and look forward to doing this again together. My goal is to be doing at least 20 of these per year.

Thanks for all of your help and giving me the opportunity to be a part of W2 Cap community!

Cliff C.
Alabama



WHAT YOU RECEIVE FROM THIS 3-PART GUIDE:

- 👉 If you've ever lost sleep waiting on a lender response...
- 👉 If your appraisal tanked your LTV...
- 👉 If your “easy” loan suddenly wanted tax returns and W2s...

This guide is for you.

In the next few pages, we're going to show you:

- ✅ What documents you really need to close fast
- ✅ How to protect your deal from low appraisals
- ✅ How to get funded—without traditional income docs

Whether you're closing on your first or fifth DSCR, this guide will help you avoid loan-killing mistakes and get to the closing table with confidence.

LOAN KILLER #1

DSCR READINESS CHECKLIST

Here's what the investor friendly lender expects:



Your Must-Have Prep List:

- ☐ Property owned, under contract or in negotiation
- ☐ 12 months projected rent or lease (actual or market comps)
- ☐ Estimated rehab budget (if applicable)
- ☐ Entity Docs (only lend to corporations). *This includes Articles of Organization, Operating Agreement and EIN.*
- ☐ Credit score (usually 680+, but flexible)
- ☐ Photocopy of your Driver's License
- ☐ Your estimated DSCR (Rent ÷ PITIA)
- ☐ Last 2 month's Bank Statements
- ☐ Track Record / Experience ([form available here](#))

LOAN KILLER #1

DSCR READINESS CHECKLIST

The investor-friendly lender will also ask for the name, phone and email of the following entities:

- ☐ Loan Payoff - lender who holds current mortgage of the property
- ☐ Title/Closing Company involved with purchase/refinance
- ☐ Homeowner/Landlord Insurance Co.

The investor-friendly lender will simply ask for your contacts here, take the ball and run with it.

LOAN KILLER #2

LOW APPRAISALS

An appraiser (typically hired by your lender) is the person who tells the lender how much your house is worth.

If they say it's worth too little, your loan may not work.

Here's what you can do without crossing the unethical line:

- Give a list of similar homes that recently sold
[\(check your comps FREE here with PropStream\)](#)
- Provide list of upgrades you completed
- Provide pictures of upgrades or repairs (before and after) if you did renovations
- Clean up the house so it looks nice
- Be there (or send your agent) to answer questions

A Quick Warning/Reminder:

If you are too pushy, an appraiser might remove themselves from the job because they feel you gave too much info and/or it felt like pressure.

 Never try to “push” an appraiser.

 Just give clear, honest info.

LOAN KILLER #3

NO W-2. NO TAX RETURNS.

If your proposed DSCR lender is asking for your W2 and personal tax returns....**RUN.**

We bring this up because many lenders who are not truly providing Debt-Service-Coverage-Ration loans are utilizing the popularity of the DSCR term to generate new business.

DSCR Loans are based on rent, not your job. **W2s and personal tax returns are NOT required** in a DSCR loan.

Traditional banks don't understand investors. We do.

[Complete your quick app here in less than 5 minutes.](#)

WHAT HAPPENS AFTER YOU APPLY?

After you complete our 5-minute Quick App, here's what happens next:

1. A member of our team will review and ask for any clarifying needed info within 24 business hours.
2. We send your deal to the best lenders in our network, often times introducing you directly to them.
3. That lender will provide you a **Conditional Quote** with terms for **you to e-sign**.
4. After you e-sign the Conditional Quote, within 48-hours you'll receive an **appraisal estimate and link to pay** for the appraisal.
5. A loan processor will then review your file, order all necessary items, and connect with you to schedule a Welcome Call.

Note: When following this framework and guide, most borrowers we work with are able to close within 30 days from their initial Quick Application.

[Complete your quick app here in less than 5 minutes.](#)

W2 Cap Capital was created for and now thrives nationwide because of the W2 Capitalist Community.

All the quotations are taken from live testimonials.



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Podcast



DSCR Quick Apply

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