

# Fresh Home Loan Inc. Launches DSCR 5-8 Loan Program to Empower Real Estate Investors

*Breaking Barriers for Mid-Sized Property Investments with Simplified Financing Solutions*

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/EINPresswire.com/ -- Investors, take note: [Fresh Home Loan Inc.](#) has expanded its Debt-Service Coverage Ratio (DSCR) program, bringing incredible opportunities to those seeking to maximize returns on residential investments. The new DSCR 5-8 Program is tailor-made for properties with 5 to 8 units, offering unprecedented flexibility and access to capital.

What is a [DSCR Loan](#)?

A DSCR loan is designed for real estate investors, focusing on the property's income-generating ability rather than the borrower's personal income. By simplifying the qualification process, DSCR loans enable faster and more efficient access to capital.

## Program Highlights

- Loan Purpose: Purchases, Rate and Term Refinances, and [Cash-Out Refinances](#)
- Property Types: 5-8 unit residential investment properties
- Loan Amount: Up to \$2 million
- Credit Requirement: Minimum FICO score of 680
- Loan Terms: 15-Year Fixed or 30-Year Fixed
- DSCR Requirement: Minimum DSCR of 1.00



Garrick Werdmuller, President/CEO, Fresh Home Loan Inc

## Why This Program is a Game-Changer

The DSCR 5-8 Program fills a critical gap in the market, offering:

- Higher cash flow potential compared to smaller properties
- Opportunities to scale portfolios efficiently
- Simplified qualification based on rental income or appraised rental value

### Key Benefits for Investors

1. Streamlined Approval: Qualify based on the property's income performance.
2. Higher Loan Limits: Finance larger investments without transitioning to commercial loans.
3. Predictable Terms: Fixed-rate options ensure stable, long-term payments.
4. Faster Process: Reduced documentation and quicker approvals.

### Who Benefits?



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*Garrick Werdmuller,  
President/CEO Fresh Home  
Loan*

- Experienced Investors: Scale portfolios with medium-sized properties.
- First-Time Multi-Unit Buyers: Enter the 5-8 unit market without the complexities of commercial financing.
- Cash Flow Focused Investors: Prioritize properties that cover their debt through rental income.

### Why Choose Fresh Home Loan Inc.?

"Typical residential loans stop at 4 units, pushing investors into complex commercial loans for larger properties," says

Garrick Werdmuller, President and CEO of Fresh Home Loan Inc. "Our DSCR 5-8 Program bridges the gap, offering the simplicity of residential financing for more lucrative opportunities."

"These loan programs are a terrific solution for investors looking to buy or cash out properties



DSCR Loans Only Use Lease Agreement or Appraisal to Qualify

over 4 units," adds Werdmuller, highlighting the flexibility and efficiency of the new offering.

Fresh Home Loan Inc. specializes in innovative loan solutions tailored to meet the unique needs of investors. With a commitment to speed, transparency, and personalized service, the team helps clients achieve their real estate goals with confidence.

About Fresh Home Loan Inc.

Fresh Home Loan Inc. is a local, independent brokerage led by mortgage expert Garrick Werdmuller. Based in Alameda, California, the firm provides tailored mortgage solutions for both investors and homeowners. With years of industry expertise, Fresh Home Loan Inc. prides itself on delivering unparalleled service and results.

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