

STR DSCR lender cheat sheet

25 direct lenders that finance short-term rentals, by 8 key published figures. Data as of Oct 20, 2026. Blank = not published.

Lender	STR income method	Min credit	Min DSCR	Max LTV (purchase)	Min loan	Max loan	Reserves	States	Checked
1st Nationwide Mortgage	Either	640	1.00	80%	\$100K	\$1.5M	3-6 months PITIA (standard DSCR programs); 6-12 months often required on jumbo DSCR	42 states/DC listed	Oct 20, 2026
A&D Mortgage	Either	620		80%		\$3M	3 months; cash-out proceeds can be used as reserves	Licensed in 50 states/DC	Oct 20, 2026
Acra Lending	12-month history	640		75%	\$100K	\$3M		All except AK, ND, SD	Oct 19, 2026
America Mortgages	Either	680		80%	\$100K	\$3M		All except IA, NV, NC, UT, VA	Oct 20, 2026
Angel Oak Mortgage Solutions	Projection	680		85%	\$100K	\$3M		Licensed in 47 states/DC	Oct 19, 2026
Certain Lending	Either	700		75%	\$150K	\$1.5M		All except HI, ND, NV, SD, UT, WV	Oct 19, 2026
CoreVest Finance				70%	\$500K			47 states/DC listed	Oct 19, 2026
Defy Mortgage	Either	720	1.15	75%	\$75K	\$2.5M	3 months PITIA up to \$1M; 6 months above \$1M, below 1.00 DSCR, interest-only or foreign nationals	All except AK, AZ, ID, MI, MN, NV, ND, OR, SD, UT, VT	Oct 19, 2026
Dominion Financial		680		80%				All except NV	Oct 18, 2026
Easy Street Capital	Either	640		80%	\$100K	\$3.5M	3-9 months PITIA in documented liquid reserves (EasyRent DSCR program)	All except ND, SD	Oct 19, 2026
Griffin Funding	Either	620		85%	\$100K	\$4.5M	Varies by program: some require none on loans up to \$2.5M at 80% LTV or less; others 6-18 months PITIA by LTV and loan amount, some adding months per other financed property	All 50 states + DC	Oct 19, 2026
Kiavi			0.80	80%			None required (no cash reserve / minimum liquidity requirement on rental loans)	All except UT	Oct 19, 2026
LendingOne			0.75	80%	\$85K	\$2M		All except AK, NV, ND, SD	Oct 19, 2026
Lendmire	Either	620	1.00	75%		\$3M			Oct 20, 2026
LendSure Mortgage	Either	660	0.75	85%		\$3M		Licensed in 50 states/DC	Oct 19, 2026
Lima One Capital	Projection	660	1.30	75%	\$75K	\$2.5M		All except AK, ND, SD, VT	Oct 20, 2026
Logan Finance	12-month history	700	1.00	75%	\$150K	\$1.5M			Oct 19, 2026
New Silver	Either	660	1.15	80%	\$150K	\$3M	6 months PITIA/ITIA (STR program); +6 months if loan > \$2M	42 states/DC listed	Oct 19, 2026
Newfi Wholesale	Either	640	1.00	75%	\$125K	\$3M	3 months PITI up to \$1.5M; 6 months above \$1.5M; 9 months above \$2M; novice investors 6 months; STR under 60% occupancy needs 9 months; loan proceeds may count	Licensed in 49 states/DC	Oct 19, 2026
NQM Funding	12-month history	660	0.75		\$75K	\$3M		Licensed in 49 states/DC	Oct 20, 2026
Quickline Capital	Projection	660	0.75	80%	\$100K	\$2M		All 50 states	Oct 19, 2026
theLender	Projection	620		85%	\$100K	\$3.5M	theNONI/theNearNONI: loans up to \$1M 0 months (purchase or rate/term), 3 months PITIA cash-out; over \$1M 3 months PITIA (purchase or rate/term), 6 months cash-out; cash-out may satisfy reserves	Licensed in 50 states/DC	Oct 20, 2026
Truss Financial Group		650			\$100K	\$30M			Oct 19, 2026
Uncapco Financial	Either	660	1.00	80%	\$100K	\$5M			Oct 20, 2026
Visio Lending	Either	680		80%	\$75K		6 months of mortgage payments; for purchases and no cash-out refis, cash to close is on top of reserves; cash-out proceeds can count	42 states/DC listed	Oct 19, 2026

Blank = not published: we didn't find the figure on the lender's own pages as of its checked date; that doesn't mean the lender has no policy. Source: each lender's own website or program documents. Per-figure source links and checked dates are on each lender's page at strlenderwatch.com/lenders/. Min DSCR is the lender's published program minimum; some publish a stricter STR minimum (see the lender page). Terms change without notice; confirm with the lender before relying on them. Not a loan offer. Direct lenders only; referral sources are not included.

Source: STR Lender Watch (strlenderwatch.com), compiled from lenders' published pages, CC BY 4.0 (<https://creativecommons.org/licenses/by/4.0/>). Data as of Oct 20, 2026. Printable web version: strlenderwatch.com/lenders/cheat-sheet/