Case Study • DSCR • South Carolina

DSCR Success in Greenville, SC: 4-Unit Purchase

Seasoned investor, tight inspection window, mixed rent comps. CTC in 21 days.

Key Stats

price: 640000
baseLoan: 512000
dscr: 1.15
ltv: 80
timeToCTC: 21 days

The Challenges

- Tight inspection timeline
- Mixed rent comps
- Large business deposits to paper-trail for reserves

The Playbook

1. Ordered appraisal day one with 1007 + 216 rent schedule
2. Used market rent to support DSCR while leases matured
3. Documented 12 months reserves across two accounts
4. Cleared title and insurance in parallel to preserve timeline

Outcome

- Clear-to-close in 18 days; closed on day 21
- Borrower retained ~$40k for light renovations
- Ready for future portfolio refi (no rate quoted)

Coach's Tips

- Pull rent comps early—don't wait for the appraisal
- Paper-trail large deposits
- Plan for reserves; DSCR is smoother with strong assets

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