# 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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