



## Arch Mortgage Funding Announces Positive Changes to Our DSCR Product Guidelines Matrix

April 21, 2025

Effective immediately, AMF is expanding the guidelines matrix for its Debt Service Coverage Ratio (DSCR) product as follows:

REVISED AMF DSCR PROGRAM OFFERING									
	Units	Maximum Loan Amount	Maximum LTV	Minimum Credit Score	DSCR	Minimum Reserves			
Purchase & Rate/Term Refinance	Non-Owner-Occupied	1-4	\$1,000,000	80%	700	1.00	3 months		
			\$1,500,000	80%			6 months		
			\$2,000,000	75%			12 months		
			\$3,000,000	70%					
					\$1,000,000	75%	680	1.00	3 months
					\$1,500,000	75%			6 months
					\$2,000,000	70%			12 months
					\$2,500,000	70%			
Cash-Out Refinance	Non-Owner-Occupied	1-4	\$1,000,000	75%	700	1.00	3 months		
			\$1,500,000	75%			6 months		
			\$2,000,000	70%			12 months		
			\$2,500,000	65%					
					\$1,000,000	70%	680	1.00	3 months
					\$1,500,000	70%			6 months
					\$2,000,000	65%			
					Cash-out: Reduce LTV by 10% for cash-out > \$500,000. Maximum cash out limited to \$1,000,000. Cash-out proceeds can be used toward required reserves.				
Updated Product Restrictions	LTV Restrictions	Condominiums and 2-4 units maximum LTV: 75% for Purchases and 70% for Refinances. If using short-term rental income, reduce allowable LTV by 5%.							
	Interest-Only Option	Maximum LTV for Purchase & Rate/Term Refinances is 75% and 70% for Cash-Out Refinances. Minimum FICO® Score requirement of 720.							

The AMF Underwriting Guidelines Manual will be updated to reflect these changes. Questions? Contact the AMF Credit Team at [creditscenarios@archmortgagefunding.com](mailto:creditscenarios@archmortgagefunding.com).