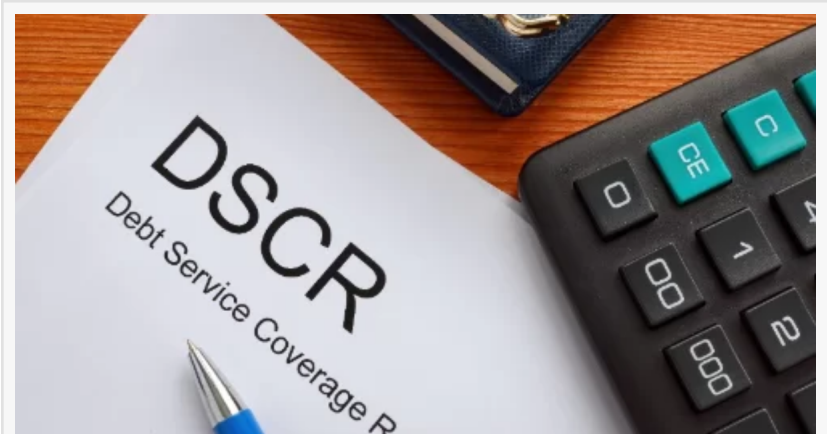


# Lendmire Expands DSCR Investor Loan Programs to 40 States and Washington D.C.

*Lendmire expands DSCR investor loan programs into 40 states and Washington D.C., offering rental income-based mortgage financing nationwide.*

BOONE, NC, UNITED STATES, February 20, 2026 /EINPresswire.com/ -- Lendmire, a national mortgage brokerage recognized as a Scotsman Guide Top Mortgage Workplace in 2025 and 2026, today announced the expansion of its DSCR (Debt Service Coverage Ratio) investor loan programs into 40 states and Washington D.C.



Lendmire DSCR Investor Loans 40 States & Washington DC

The expansion applies specifically to Lendmire's DSCR investor loan platform and significantly increases access to [rental income-based mortgage financing](#) for real estate investors nationwide.

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DSCR financing gives investors a scalable path to grow portfolios using rental income rather than personal tax returns, expanding flexibility across markets.”

*Brandon Miller, Founder,  
Lendmire*

While Lendmire's traditional retail mortgage operations remain licensed in select states, the company's [DSCR investor loan programs](#) now serve borrowers across 40 states and Washington D.C. through its expanded wholesale investor lending platform.

[DSCR loans](#)—also referred to as rental income loans, cash-flow loans, or investor non-QM mortgages—allow real estate investors to qualify primarily based on property

performance rather than personal income documentation such as tax returns or W-2s.

As demand for flexible real estate investment financing continues to grow nationwide, DSCR lending has become one of the fastest-expanding segments of the non-QM mortgage market.

Under Lendmire's DSCR platform, qualification is based on a property's rental income compared to its housing expense. DSCR is calculated by dividing gross rental income by PITIA (Principal, Interest, Taxes, Insurance, and HOA dues). For interest-only loans, qualification may use ITIA.

A DSCR ratio of 1.00 indicates the property's rental income fully covers the housing expense. Certain programs allow lower DSCR thresholds depending on structure and underwriting guidelines.

Key features of Lendmire's DSCR investor programs include:

- Loan amounts from \$100,000 to \$3,000,000
- Select jumbo structures up to \$6,000,000
- 30-year and 40-year fixed options
- 5/6 and 7/6 ARM options
- Interest-only options
- Cash-out refinance eligibility
- Entity vesting (LLC, Corporation, Partnership)
- 1-4 unit property eligibility
- Short-term rental eligibility (program dependent)
- Flexible reserve structures

Maximum loan-to-value ratios and underwriting standards vary based on DSCR ratio, credit profile, property type, and transaction structure.

Lendmire's DSCR investor loan programs are now available in:

Alabama, Alaska, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Mexico, North Carolina, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Virginia, Washington, Washington D.C., West Virginia, Wisconsin, and Wyoming.

Program availability may vary based on property type, state-specific regulations, and loan structure.

"DSCR financing provides real estate investors with a scalable alternative to traditional income-based mortgage qualification," said Brandon Miller, Founder of Lendmire. "Expanding our DSCR platform into 40 states and Washington D.C. allows us to serve investors seeking rental income-based financing solutions across a broader geographic footprint."

Lendmire works with a network of wholesale lending partners to provide multiple DSCR loan structures under one streamlined platform. The company's approach focuses on competitive broker-level pricing, flexible underwriting options, and structured file support from application

through closing.

Investors seeking DSCR loans, rental income financing, or cash-flow-based mortgage solutions can learn more at:

<https://www.lendmire.com/dscr-investor-loans-40-states/>

Detailed DSCR program information is available at:

<https://www.lendmire.com/loanoptions/dscr-investor-loans/>

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