

JOB AID TITLE: Loan Application Completion for DSCR loans

Practical guidance for CWL brokers & partners

Community Wholesale Lending

Version: 1.0 Date: 10/6/2025

Community Wholesale Lending parcsupport@cwlend.com | www.cwlend.com

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1. Overview

This job aid provides step-by-step guidance on how to complete a loan application when originating a DSCR loan. Any sections not listed in the job aid below are required to be completed in their entirety.

2. Step-by-Step Instructions

- 1. Section 1b-Current employment/Self Employment and Income
 - Does NOT need to be completed



Figure 1. Loan Application Section 1b

- 2. Section 2a-Assets-Bank Accounts, Retirement, and Other Account You Have
 - Does NOT need to be completed

2a. Assets – Bank A	Accounts, Retirement,	, and Other Accounts You Have		
Include all accounts • Checking • Savings • Money Market	• Certificate of De • Mutual Fund • Stocks	nt Type, choose from the types liseposit Stock Options Bonds Retirement (e.g., 401k, IRA	Bridge Loan Proceeds Individual Development Ca	ust Account ish Value of Life Insurance sed for the transaction)
Account Type – use list above		nancial Institution	Account Number	Cash or Market Value
				\$
				\$
				\$
				\$
				\$
	'		Provide TOTAL Amount Here	\$

Figure 2. Loan Application Section 2a

3. Section 3a Property You Own

-All properties the buyer owns must be listed



Figure 3. Loan Application Section 3a

- 4. Section 4c Rental Income and the Property You Want to Purchase
 - -Must be completed in their entirety

4c. Rental Income on the Property You Want to Purchase	For Purchase Only 🔲 Does not apply	
Complete if the property is a 2-4 Unit Primary Residence or an Investment Property		
Expected Monthly Rental Income		
For LENDER to calculate: Expected Net Monthly Rental Income	•	\$

3. Support

Need help? Contact parcsupport@cwlend.com