



# **JOB AID TITLE: Loan Application Completion for DSCR loans**

Practical guidance for CWL brokers & partners

**Community Wholesale Lending**

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Version: 1.1    Date: 6/16/2026

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# JOB AID TITLE: Loan Application Completion for DSCR loans

Version: 1.1 Date: 6/16/2026

## 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

|  |                                      |   |
|--|--------------------------------------|---|
| <b>1b. Current Employment/Self-Employment and Income</b>   |                                      | <input type="checkbox"/> Does not apply |
| Employer or Business Name _____ Phone _____  | <b>Gross Monthly Income</b>          |   |
| Street _____ Unit # _____  | Base \$ _____/month                  |   |
| City _____ State _____ ZIP _____ Country _____   | Overtime \$ _____/month              |   |
| Position or Title _____  | Bonus \$ _____/month                 |   |
| Start Date _____ (mm/dd/yyyy)  | Commission \$ _____/month            |   |
| How long in this line of work? ____ Years ____ Months  | Military Entitlements \$ _____/month |   |
| <input type="checkbox"/> Check if this statement applies:<br><input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction. | Other \$ _____/month                 |   |
| <input type="checkbox"/> Check if you are the Business Owner or Self-Employed  | Monthly Income (or Loss) \$ _____    | <b>TOTAL</b> \$ _____/month             |
| <input type="radio"/> I have an ownership share of less than 25%.  |                                      |   |
| <input type="radio"/> I have an ownership share of 25% or more.  |                                      |   |

Figure 1. Loan Application Section 1b

### 2. Section 2a-Assets-Bank Accounts, Retirement, and Other Account You Have

- Does NOT need to be completed

|  |                              |                                  |   |
|--|------------------------------|----------------------------------|---|
| <b>2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have</b>         |                              |                                  |   |
| Include all accounts below. Under Account Type, choose from the types listed here: |                              |                                  |   |
| • Checking   | • Certificate of Deposit     | • Stock Options                  | • Bridge Loan Proceeds                                    |
| • Savings  | • Mutual Fund                | • Bonds                          | • Individual Development Account                          |
| • Money Market   | • Stocks                     | • Retirement (e.g., 401k, IRA)   | • Trust Account   |
|  |                              |                                  | • Cash Value of Life Insurance (used for the transaction) |
| <b>Account Type – use list above</b>   | <b>Financial Institution</b> | <b>Account Number</b>            | <b>Cash or Market Value</b>                               |
|  |                              |                                  | \$  |
|  |                              |                                  | \$  |
|  |                              |                                  | \$  |
|  |                              |                                  | \$  |
|  |                              |                                  | \$  |
|  |                              |                                  | \$  |
|  |                              | <b>Provide TOTAL Amount Here</b> | \$  |

Figure 2. Loan Application Section 2a

### 3. Section 3a *Property You Own*

- All properties the buyer owns must be listed
- Monthly Rental Income does not need to be entered

| <b>3a. Property You Own</b> |   | If you are refinancing, list the property you are refinancing FIRST.  |  |   |  |
|-----------------------------|---|---|--|---|--|
| Address                     |   | Street  | State  | ZIP   | Unit #   |
|                             |   | City  |  |   | Country  |
| Property Value              | Status: Sold, Pending Sale, or Retained | Intended Occupancy: Investment, Primary Residence, Second Home, Other | Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment | For 2-4 Unit Primary or Investment Property |  |
|                             |   |   |  | Monthly Rental Income                       | For LENDER to calculate: Net Monthly Rental Income |
| \$                          |   |   | \$   | \$  | \$   |

Figure 3. Loan Application Section 3a

### 4. Section 4c *Rental Income and the Property You Want to Purchase*

- Must be completed in their entirety

| <b>4c. Rental Income on the Property You Want to Purchase</b>                      |  | For Purchase Only | <input type="checkbox"/> Does not apply |
|--|--|-------------------|---|
| Complete if the property is a 2-4 Unit Primary Residence or an Investment Property |  |                   | Amount                                  |
| Expected Monthly Rental Income   |  |                   | \$                                      |
| For LENDER to calculate: Expected Net Monthly Rental Income                        |  |                   | \$                                      |

## 3. Support

Need help? Contact [parcsupport@cwlend.com](mailto:parcsupport@cwlend.com)

## 4. Quick Tips

- Assets will be required to be entered when obtaining pricing