Encore Finance

Financing Based on **Performance, Not Paperwork**

Grow your portfolio with DSCR loans that qualify on property cash flow,

---

Good Deals Deserve to Get Funded

Most lenders evaluate you. DSCR evaluates the deal. That change can make a huge difference when growing your portfolio. Investors often rely on conventional financing to grow, until they start running into personal income limits, exposure caps, and underwriting friction. That's where DSCR comes in.

Encore Finance's DSCR loans give you another path: qualify based on property cash flow, so you can keep moving when traditional structures may hold you back.

Acquire Income-Producing Properties

Buy stabilized rentals or turnkey assets without relying on W2 income or personal DTI limits.

Refinance to Unlock Equity

Leverage the cash flow in your portfolio to fund new acquisitions or reduce carrying costs.

Exit a Bridge Loan

Refinance quickly into long-term, fixed-rate financing once the property is stabilized.

Simplify Portfolio Growth

Consolidate multiple loans or expand holdings without exposure limits from conventional lenders.

Encore Finance DSCR loans are designed for investors who measure success by performance, not paperwork.

Why Borrowers Choose Encore Finance

Clear answers from day one

You always know where your deal stands, and what it will take to get it done.

We stand behind our terms

If we issue a quote, it's because we've done the work to make sure it's achievable.

A process you can rely on

Consistent communication and execution from initial quote through closing.

We think like investors, not institutions

Every loan is structured with an operator's mindset: practical, efficient, and opportunity-focused.

949-401-6865 Brad@encorefinance.com encorefinance.com