CASE STUDY SNAPSHOT

Loan Amount: $522,335
Property Type: 6-Unit Multifamily
Term: 30-Year Interest-Only Structure
Rate: 7.75% Fixed
Loan Type: DSCR
Market: New Haven, CT
LTV: 70%

Refinancing with DSCR On A Tight Timeline

How one investor used DSCR to refinance a multifamily property ahead of a fast-approaching loan maturity.

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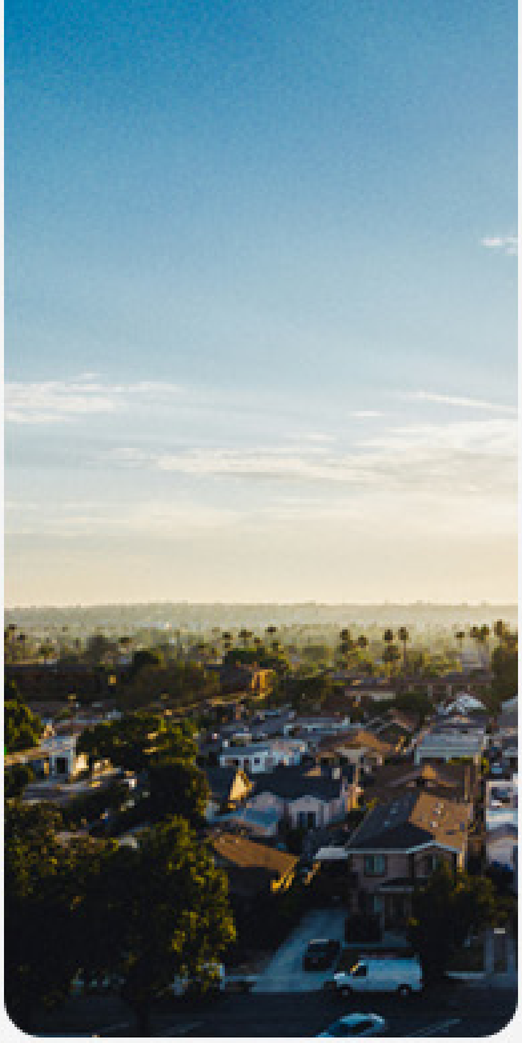
Challenge

A borrower came to Encore Finance seeking to refinance a 6-unit multifamily property in New Haven, Connecticut.

The borrower had an upcoming maturity on their existing loan and needed to refinance the property quickly while also securing competitive long-term financing terms.



Solution

Encore Finance structured a DSCR loan designed to streamline the refinance process while providing long-term financing stability.

The financing included a $522,335 loan amount with a 30-year interest-only structure, 70% LTV, 1.33x DSCR, and a fixed rate of 7.75%.

By utilizing a DSCR loan structure, Encore Finance was able to focus on the cash flow performance of the property, helping simplify the qualification process and support a faster closing timeline.

Outcome

The borrower successfully refinanced the property ahead of their loan maturity while securing long-term financing aligned with their investment strategy.

For investors managing refinancing timelines or scaling rental portfolios, DSCR financing often provides a faster path to financing compared with traditional loans. In this case, the DSCR structure helped the borrower move quickly without sacrificing long-term loan stability or competitive terms.

Is DSCR The Right Solution For Your Project?

In this case, DSCR financing proved to be the right fit. It allowed the borrower to refinance quickly while securing long-term financing aligned with their investment strategy. However, no single loan structure is right for every investor or every property.

Before selecting a refinance solution, consider the following:

- How long do I expect to hold the property?
- What role does cash flow play in my investment strategy?
- How important is execution speed?
- Which qualification method best fits my situation? (eg. personal income vs property performance)

The right answer depends on your individual goals, timeline, and overall portfolio strategy. Evaluating these factors early can help ensure the financing structure supports both immediate needs and long-term objectives. Check out how Encore has helped with other types of deals on our site under **News & Insights: Case Studies** or learn more about our **DSCR financing product here**.

Let's Discuss Your Financing Strategy

Whether you're refinancing an existing property, preparing for a loan maturity, or evaluating options for portfolio growth, Encore Finance can help you identify the financing structure that best supports your investment goals.

Contact Encore Finance

Encore Finance