

## Financing Your Income-Producing Multi-Family Property



### About the Product

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Investing in multi-family properties can be a lucrative venture, particularly when these properties are income-producing. At eQcho Capital, we understand the unique financial needs of multi-family apartment owners and developers. We offer a specialized loan option tailored to support your investment, ensuring that you can maximize your returns while maintaining financial stability.

**Apply for Financing online at  
eQcho.com or call us at  
(360) 768-2092.**

*\* We may, at anytime, and at our sole discretion, modify these Terms and Conditions.*

### General Terms

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**Lease Amount:** 3M to 100M  
**Loan to Value:** 65% and an LTC of up to 75%  
**Rate & Points:** Market Rates  
**Term:** 10, 20 and 30 years  
**Debt Service Coverage Ratio:** Yes 1.1 - SFR and 1.15  
Multi-family / commercial

#### Focusing on Debt Service Coverage Ratio (DSCR)

At eQcho Capital, we emphasize the importance of the Debt Service Coverage Ratio (DSCR) in our lending process. For multi-family and commercial properties, we require a DSCR of 1.15, while single-family rental properties must maintain a DSCR of 1.1. These ratios ensure that your property generates enough income to cover its debt obligations, reducing the risk of default and helping you maintain long-term financial health.