FIGURE

Figure Launches AI-Powered DSCR Loan Platform

October 15, 2025

West Capital and Axen among Figure's first embedded partners as company expands its blockchain-based capital market

NEW YORK, Oct. 15, 2025 (GLOBE NEWSWIRE) -- Figure today announced the launch of its AI-powered Debt Service Coverage Ratio (DSCR) loan platform, expanding its blockchain-based capital marketplace into one of the fastest-growing — and most underserved — segments of housing finance. As competition intensifies and demand for efficiency rises, the new platform brings end-to-end automation to a process long defined by manual review and delays. West Capital and Axen are among Figure's first partners to embed its DSCR product.

With Figure's solution, investors have access to flexible capital for investment properties, qualifying based on property cash flow instead of personal income. By leveraging AI and blockchain to streamline underwriting and funding, Figure's DSCR platform helps investors save both time and cost, allowing them to focus on portfolio expansion.

Funding in days, not weeks, along with lower costs

With Figure, lenders can now process and close DSCR loans with unprecedented speed. Where traditional DSCR loans take 21 to 30 days on average and traditional banks can take 45+ days, Figure may be able to reduce processing time by 80% or more —with funding in as few as 5 days[1]. From application to funding, AI-powered workflows eliminate manual steps, streamlining every stage of the process.

Figure's automation cuts origination costs by up to 80%, at a time when industry costs have jumped 35% to more than $10k per loan — leaving many lenders losing over $600 per transaction[2]. By automating manual tasks, lenders can serve more clients at competitive borrower-paid commissions (up to 4%) while protecting their margins – and gain access to competitive pricing that makes DSCR loans more attractive to offer at scale.

Meeting the moment

As homeownership becomes increasingly out of reach for many, strong rental market trends point to growing demand for investment property financing. DSCR-backed loans grew from 22% to 50% of all non-QM mortgage-backed securitizations between 2019 and 2022, with over $2 billion originated in January 2025 alone.[3,4]

With its DSCR loan platform, Figure is giving brokers, lenders, and investors the tools to capture this opportunity — making property investment faster, easier, and more accessible.

"This launch shows the power of combining AI automation with blockchain standardization to eliminate the friction that has slowed DSCR lending for years," said Anthony Stratis, VP, Lending Partnerships at Figure. "Our platform delivers speed, fraud prevention, cost savings, and simplicity at scale — helping brokers grow their business, lenders expand their offerings, and investors continue to realize efficiencies through our blockchain-based capital market."

Extending the power of Figure's platform

For existing partners like banks, mortgage companies and credit unions, Figure's platform leverages the same easy web-based and API-based integrations. They can now offer DSCR loans to businesses, families and individuals building wealth through real estate, while benefiting from industry-leading speed, fraud protection, and efficiency.

For "mom and pop" investors with five or fewer properties, Figure already provides HELOCs based on personal income. With the addition of DSCR loans, these investors now have another powerful option — qualifying based on rental income instead.

Key features include:

- **Proprietary technology that replaces manual underwriting** reviews
- **AI and advanced Optical Character Recognition (OCR)** automate complex document reviews
- **Automated Valuation Models (AVM)** for DSCR refi loans under $400K
- **Proprietary rental income verification models** to accelerate approvals

"Figure's DSCR platform is a game-changer for real estate investors and financial institutions alike. By combining AI-powered automation with blockchain transparency, Figure has created a product this market has been waiting for," said Eric Hines, co-founder, West Capital Lending. He continued, "At West Capital, we back companies that are reshaping financial services with technology, and we're excited to be among the first partners to bring Figure's DSCR to market for borrowers who want smarter, faster ways to build wealth through real estate."

Figure's end-to-end solution delivers the scale, standardization, and speed required for today's high-growth DSCR market. DSCR-backed loans grew from 22% to 50% of all non-QM mortgage-backed securitizations between 2019 and 2022, with over $2 billion originated in January 2025 alone.[5,6]

About Figure Technology Solutions

Figure Technology Solutions, Inc. (Nasdaq: FIGR) is a blockchain-native capital marketplace that seamlessly connects origination, funding, and secondary market activity. More than 200 partners use its loan origination system and capital marketplace. Collectively, Figure and its partners have originated over $18 billion of home equity to date, among other products, making Figure's ecosystem the largest non-bank provider of home equity financing. The fastest growing components are Figure Connect, its consumer credit marketplace, and Democratized Prime, Figure's on-chain lend-borrow marketplace. Figure's ecosystem also includes DART (Digital Asset Registry Technology) for asset custody and lien perfection, and $YLDS, an SEC-registered yield-bearing stablecoin that operates as a tokenized money market fund.

Figure is the market leader in real world asset (RWA) tokenization and its most recent securitization received a AAA rating from S&P, the first of its kind for blockchain finance. For more information, visit https://figure.com or follow Figure on LinkedIn.

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1 https://nationalmortgagecenter.com/blog/top-5-reasons-investors-choose-dscr-loan

2 https://sf.freddiemac.com/articles/insights/2024-cost-to-originate-study

3 https://www.baselinesoftware.com/resources/a-brief-history-of-dscr-loans#:~:text=Between%202019%20and%202022%2C%20DSCR,scale%20with%20speed%20and%20flexibility.

4 https://rcncapital.com/blog/why-dscr-loans-are-booming-in-2025#:~:text=If%20you're%20a%20private,it%20is%20a%20growth%20driver.

5 https://www.baselinesoftware.com/resources/a-brief-history-of-dscr-loans#:~:text=Between%202019%20and%202022%2C%20DSCR,scale%20with%20speed%20and%20flexibility.

6 https://rcncapital.com/blog/why-dscr-loans-are-booming-in-2025#:~:text=If%20you're%20a%20private,it%20is%20a%20growth%20driver.