

DSCR MORTGAGE LOAN



A mortgage loan that uses the current or estimated market rent as qualifying income.



Highlights

- No Income or Employment Documentation Required
- No Maximum Number of Properties Financed
- No DTI Requirement to Qualify
- Max Loan Amount \$5mm
- Cash out up to \$1.5mm
- First Time Buyer Allowed
- No Prior Investment Experience Required
- Gift Funds Allowed



Fast Closings

No income documentation, tax returns etc. is required



Credit Score

Credit Score 620 and above, 2yr waiting period for major credit event



Multiple Properties

Single Family Residences, Second Homes and Investment Properties



817-458-8018



Richard@HorizonLendingServices.com



Richard French
Sr. Loan Officer
NMLS #: 1394861

BANK STATEMENT LOAN

A mortgage loan for self-employed borrowers where bank statements are used to calculate income instead of tax returns and P&L's.

Highlights

- For self-employed borrowers
- No tax returns required
- Max Loan Amount up to \$5 million
Max Cash-Out up to \$1.5 million
- 12 months bank statements are required
- Business and personal assets can be used
- Down payments as low as 10% down



Fast Closings

No income documentation, tax returns etc. is required



Credit Score

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1099 INCOME LOAN

A loan for self-employed, independent contractors, and gig workers who receive W9s but have difficulty obtaining a conforming mortgage.


Horizon Lending Services, LLC

Highlights

- No tax returns are required to qualify
- Max Loan Amount up to \$5 million and Max Cash-Out up to \$1.5 million
- Most recent 1099
- Minimum amount down 10%
- DTI up to 55%



Fast Closings

No income documentation, tax returns etc. is required.



Credit Score

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ASSET DEPLETION LOAN

A loan for self-employed and wage earners who have significant assets, but do not have the paper trail to confirm consistent and stable income to qualify.

Highlights

- For business owners and wage earners
- No tax returns, pay stubs, or employment information
- Different types of accounts can be used to calculate income
- Max Loan Amount up to \$5 million and Max Cash-Out up to \$1.5 million



Fast Closings

No income documentation, tax returns etc. is required



Credit Score

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