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LOAN PROGRAMS YOUR LENDER ISN'T TELLING YOU ABOUT

*Insider Strategies for Self-Employed Buyers,
Investors & First-Time Homebuyers*

HENRY | THE HYBRID ADVANTAGE

Licensed Real Estate Broker + Mortgage Loan Officer

1,100+ Homeowners Created | \$110M+ in Real Estate Dreams Realized

B E F O R E W E B E G I N . . .

Here's a truth that might frustrate you:

Most lenders only offer a handful of loan products. They'll fit you into whatever programs their company sells — even if a better option exists somewhere else. That's not malicious. It's just how the industry works when your lender works for a single bank or lender.

I work differently.

As both a licensed Real Estate Broker and Mortgage Loan Officer, I have access to a wide network of lending partners and loan products. I'm not locked into one bank's menu. I shop the entire market to find the program that actually fits YOUR situation — your income, your goals, and your timeline.

In this guide, I'm pulling back the curtain on 5 powerful loan programs that could save you thousands, get you into a home faster, or open doors you didn't even know existed.

INSIDE THIS GUIDE, YOU'LL DISCOVER:

1. A bank statement loan that lets self-employed buyers qualify without tax returns
2. A DSCR investor loan based on rental income — not your W-2
3. An FHA 203(k) renovation loan that finances the home AND the rehab
4. Down payment assistance programs specific to Illinois and Indiana
5. A one-time close construction loan that builds your dream home with a single closing

Let's get into it.

#1

Bank Statement Loans

The Self-Employed Buyer's Secret Weapon

WHO IT'S FOR: Business owners, freelancers, 1099 contractors, gig economy workers, and anyone whose tax returns don't reflect their true earning power.

KEY BENEFITS

- ✓ Qualify using 12–24 months of personal or business bank statements instead of tax returns
- ✓ Lenders calculate income based on your deposits — not your adjusted gross income
- ✓ Available for purchase and refinance on primary residences, second homes, and investment properties
- ✓ Loan amounts up to \$3 million with competitive rates
- ✓ No income verification through the IRS required

Min. Down Payment

10%

Credit Score

620+

Best For

Self-Employed

□ THE HYBRID ADVANTAGE INSIDER TIP

Most self-employed buyers are told to wait 2 years until their tax returns look better. That's bad advice. If your bank statements show strong, consistent deposits, I can often get you approved now — without the wait. As your broker AND loan officer, I know exactly how to package your file so it tells the right story to underwriters.

#2

DSCR Investor Loans*Build Your Portfolio Without Using Your W-2*

WHO IT'S FOR: Real estate investors, house hackers, and anyone building a rental property portfolio who wants to scale without traditional income documentation.

KEY BENEFITS

- ✓ Qualification is based on the property's rental income vs. the monthly mortgage payment (the Debt Service Coverage Ratio)
- ✓ No personal income verification, no W-2s, no tax returns, no employment verification
- ✓ Close in an LLC or business entity for asset protection
- ✓ Unlimited number of financed properties — no conventional loan cap
- ✓ Available for short-term rentals (Airbnb/VRBO) and long-term rentals

Min. Down Payment**15–25%****Credit Score****660+****Best For****Investors**

□ **THE HYBRID ADVANTAGE INSIDER TIP**

Here's what most investors don't realize: you don't need a DSCR above 1.0 to qualify. Some of my lending partners will approve loans at 0.75 DSCR or even with no ratio requirement at all. The key is knowing which lender to go to for YOUR deal. That's the advantage of having a broker who shops the entire market for you.

#3

FHA 203(k) Renovation Loans*Buy the Home AND Fund the Rehab — One Loan, One Close*

WHO IT'S FOR: First-time buyers priced out of move-in ready homes, buyers who found a great deal that needs work, and homeowners who want to refinance and renovate simultaneously.

KEY BENEFITS

- ✓ Finance the purchase price plus renovation costs in a single mortgage
- ✓ As little as 3.5% down on the TOTAL project cost (purchase + rehab)
- ✓ Standard 203(k) covers structural work, room additions, and major rehabs up to the FHA limit
- ✓ Limited 203(k) covers up to \$35,000 in cosmetic and non-structural upgrades
- ✓ Seller concessions up to 6% can cover your closing costs

Min. Down Payment**3.5%****Credit Score****580+****Best For****Renovators****□ THE HYBRID ADVANTAGE INSIDER TIP**

In the Chicago Southland and Northwest Indiana markets, this is a game-changer. There are incredible properties available at lower price points that just need cosmetic updates — new kitchen, bathrooms, flooring. With a 203(k), you're not competing with cash investors for move-in ready homes. You're buying smart and building instant equity. As your broker, I'll help you find the right property AND structure the financing in one conversation.

#4

Down Payment Assistance (DPA) Programs*Free Money That Most Buyers Never Hear About*

WHO IT'S FOR: First-time homebuyers (or those who haven't owned in 3+ years), buyers in targeted census tracts, moderate-income households in Illinois and Indiana.

KEY BENEFITS

- ✓ Illinois Housing Development Authority (IHDA): Up to \$10,000 in down payment and closing cost assistance as a forgivable loan
- ✓ Cook County DPA programs for buyers in specific areas of the Chicago Southland
- ✓ Indiana Housing & Community Development Authority (IHCDA): Up to 6% of purchase price in assistance
- ✓ Many programs are forgivable after 5–10 years of occupancy — meaning you never pay it back
- ✓ Can be layered with FHA, VA, USDA, and conventional loans for maximum savings

Min. Down Payment**0–1%****Credit Score****640+****Best For****First-Time Buyers**

□ **THE HYBRID ADVANTAGE INSIDER TIP**

I see this constantly: a buyer works with a lender who doesn't mention DPA programs because they don't want the extra paperwork. That's leaving thousands of dollars on the table. Because I handle both your home search and your mortgage, I build DPA into your strategy from day one — not as an afterthought. I'll tell you exactly which programs you qualify for, help you apply, and coordinate the entire process.

#5

One-Time Close Construction Loans

Build Your Dream Home With a Single Closing

WHO IT'S FOR: Buyers who want to build new construction on their own lot, buyers in areas with limited existing inventory, and anyone who's tired of compromising on someone else's floor plan.

KEY BENEFITS

- ✓ One application, one closing, one set of closing costs — covers the land, construction, and permanent mortgage
- ✓ Lock your interest rate before construction begins — you're protected from rate increases during the build
- ✓ Interest-only payments during the construction phase keep costs manageable
- ✓ Converts automatically to a permanent 30-year fixed mortgage when construction is complete
- ✓ Available with as little as 5% down for conventional and 3.5% for FHA construction

Min. Down Payment 3.5–5%	Credit Score 680+	Best For Dream Builders
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□ THE HYBRID ADVANTAGE INSIDER TIP

Traditional construction financing requires TWO separate closings — a construction loan and then a permanent mortgage. That means two sets of closing costs, two appraisals, and the risk of rate increases between closings. The one-time close eliminates all of that. As your broker, I'll help you find the lot, connect you with vetted builders, and structure the financing — all under one roof.

NOW YOU KNOW WHAT'S POSSIBLE. THE NEXT STEP IS YOURS.

Here's the reality: knowing these programs exist is only half the battle. The other half is having someone in your corner who knows how to match the right program to YOUR specific situation — and who has the relationships and expertise to get it done.

That's exactly what I do.

As the only professional you'll need who handles both the real estate AND the mortgage side, I eliminate the confusion, the miscommunication, and the finger-pointing that happens when your agent and lender don't talk to each other. With me, it's one conversation, one strategy, one trusted advisor.

READY TO TALK STRATEGY?

Book your free, no-obligation strategy call today.

calendly.com/itsmyagent/listing-prep-financing-consultation

In 30 minutes, we'll identify exactly which loan programs fit your situation and map out your fastest path to homeownership or your next investment.

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Manifest Homes Corp + Nexa Lending

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