



Real Estate Investors Can Now Qualify for DSCR Loans Based Solely on Property Cash Flow — Investor Mortgage Solutions

Investor Mortgage Solutions (IMS), a Texas-based brokerage, expanded its DSCR loan programs letting real estate investors qualify based on property cash flow—no W-2s or tax returns needed. Supporting single-family, multifamily, fix-and-flip, and construction loans with up to 80% LTV and closings in as few as 2.5 weeks nationwide.



Investor Mortgage Solutions

Dallas, TX, May 19, 2026 --([PR.com](#))-- Texas-based investor mortgage brokerage helping real estate investors secure financing based on rental income and property cash flow, with streamlined closings available in as few as 2.5 weeks.

Investor Mortgage Solutions (IMS), a Texas-based investor mortgage brokerage specializing in real estate financing solutions, today announced the expansion of its debt service coverage ratio (DSCR) loan programs and broader investment property financing suite.

The expanded program lineup is designed to help real estate investors secure financing based on property cash flow and rental income potential rather than traditional personal income documentation. These DSCR loan programs do not require W-2 income verification or personal tax returns for qualification, allowing borrowers to qualify based primarily on the performance of the asset.

The programs support investors financing single-family and multifamily rental properties, with loan-to-value ratios of up to 80% on purchases, subject to credit, reserves, property cash flow, and lender guidelines.

In addition to DSCR financing, Investor Mortgage Solutions helps investors access fix-and-flip financing, ground-up construction loans, and bridge financing solutions tailored to acquisition, renovation, and long-term hold strategies. This expanded suite is designed to support investors across multiple stages of portfolio growth, from first-time rental acquisitions to experienced operators managing several properties.

“Today’s real estate investors need financing solutions that align with the performance of the property and the speed of the market,” said Bryan Martinez, Founder of Investor Mortgage Solutions. “Our expanded DSCR and investor loan programs are built to help clients move quickly, evaluate multiple financing options, and close with confidence.”

For renovation and construction projects, key underwriting factors such as after-repair value (ARV) and investor experience are weighed heavily in determining maximum leverage and loan structure. This approach helps ensure that financing solutions are aligned with project scope, risk profile, and exit strategy.

The company's streamlined process includes an initial strategy consultation, lender and structure review, deal alignment, and execution support through closing. By focusing on investor goals, property performance, and timing, IMS helps clients secure financing solutions that fit their broader investment strategy.

As demand continues to grow for non-QM and investor-focused financing products, the expansion reflects IMS's commitment to supporting real estate investors with flexible lending solutions nationwide.

About Investor Mortgage Solutions

Investor Mortgage Solutions is a Texas-based investor mortgage brokerage serving real estate investors across the United States. The company helps clients secure DSCR loans, fix-and-flip financing, construction loans, and bridge solutions tailored to acquisition, renovation, and portfolio growth strategies. For more information, visit investormortgagesolutions.com.

Real estate investors interested in exploring DSCR loan options can schedule a strategy consultation at investormortgagesolutions.com.

Contact

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