DSCR CALCULATOR

Interactive Qualification Worksheet

BORROWER / LOAN INFORMATION

Borrower Name	
Loan Number	
Transaction Type	Purchase
Property Type	SFR
Loan Amount ($)	400000
Appraised Value / Lower Purchase Price ($)	500000
Calculated Loan-to-Value (LTV)	80.00%

DEBT SERVICE COVERAGE (DSCR) CALCULATION

Total Monthly Qualifying PITIA ($)	2500
Lesser of Lease Rent or 1007 Market Rent ($)	2800
DSCR (Gross Rental Income / PITIA)	1.1200
Minimum DSCR of 1.00 Met?	MINIMUM DSCR MET

Completed By | Date 10/28/2026

Qualifying PITIA must follow the applicable product guidelines, including IO loans.

Reference current product matrices and underwriting guidelines for all credit requirements.

ANALYSIS NOTES

FOR LICENSED MORTGAGE PROFESSIONALS ONLY

Illustrative only; not a credit decision or loan approval. Verify income and eligibility independently.

Programs subject to change; not available in all states. Forge Capital Lending, dba Kings Mortgage Services, Inc.

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IMPORTANT GUIDANCE & DISCLAIMERS

Original worksheet disclosures

The information provided by this calculator is for illustrative purposes only, and accuracy is not guaranteed.
All income information are projections only and provided for comparison purposes only.

This calculator does not have the ability to pre-qualify submissions for any loan program.

- No results provided constitute a credit decision or an offer for the extension of credit.
  Actual determination of income requires independent verification
- Qualification for loan programs requires specific borrower and property information, and other information which is not gathered by this calculator.
- Results should only be evaluated by a mortgage professional.
- 1The qualifying P&I payment is established per existing product guidelines--user must ensure the correct qualifying payment is utilized for Interest Only (IO) products.
- Once completed, document should be printed to PDF and included in the file.
  Reference the Product Matrices & Product Guidelines for qualification and credit requirements.

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