Kirill Mortgages - Deep Research Report

1. Full DSCR Intelligence System (U.S.-Optimized)

- DSCR Loan Qualification Checker: Kirill matches users with lenders like Angel Oak, Kiavi, and Lima One based on DSCR benchmarks.

- State-Specific Rules Engine: Adjust DSCR advice based on the user's ZIP code or state.

- DSCR Loan Product Matchmaker: Kirill asks about loan purpose (rental, Airbnb, flip) and suggests matching products (DSCR rental loan, bridge loan, cash-out refinance).

2. Self-Employment Income Analyzer (U.S. Lending Standards)

- 1099 & Schedule C Parsing: Users input tax data; Kirill parses IRS lines (e.g., Schedule C Line 31).

- 2-Year Average Income Calculator: Calculates average income across two years for self-employed users.

- Bank Statement Income Verification: Support 12-24 month business bank statement income analysis.

3. CPA Mode (Lender-Ready Output)

- DSCR Report Export (PDF/Excel) with NOI, rental income, mortgage obligations.

- Underwriter-Style Output: Matches data format with lender expectations, such as Angel Oak guidelines.

4. Real Estate Flipper Toolkit

- Deal Analyzer (ARV-Based): Estimate ARV and compute maximum purchase price, rehab budget, and ROI.

- Flip Timeline Planner: Forecast holding costs, DSCR impact, and profit margins.

5. Investor Persona Customization

- Multi-Property Mode: DSCR per property and blended portfolio ratios.

- Airbnb Host Mode: Use short-term rental data and seasonal adjustment options.

6. Regulatory & Compliance Layer (U.S.-Focused)

- Dodd-Frank Awareness: Kirill guides user based on occupancy type and loan type.

- Prequal vs. Preapproval: Explain key mortgage differences in clear terms.

7. Data-Driven Smart Recommendations

- Ways to Improve DSCR: Rent increases, expense reduction, co-borrower addition.

- Tips for Better Rates: Improve credit score, show reserves, reduce LTV.

Future Expansions

- Plaid integration for real-time bank data.

- Zillow/Redfin API for property values and comps.

- Tax document parser for automation.

- Lender recommendation engine.

- AI-powered underwriter simulation.