

# Jackie Barikhan Closes \$2.9M Duplex in Queens After Prior Lender Denial, Showcasing Elite Problem-Solving Expertise

*Jackie Barikhan secures a \$2.9M Queens investment duplex loan after prior lender denial using DSCR and 1031 exchange expertise.*

RICHMOND HILL, QUEENS, NEW YORK, NY, UNITED STATES, May 14, 2026 /EINPresswire.com/ -- In a transaction that highlights the importance of experience and strategic lending, Jackie Barikhan of Summit Lending successfully closed a \$2.9 million investment property in Richmond Hill, Queens, after the borrower was previously denied financing by another lender, due to appraisal, rent schedules and property classification challenges.

The property, originally a three-unit structure converted into a two-unit duplex, required updated title documentation to reflect its current legal status, one of the issues that caused the initial lender to decline the loan following a problematic appraisal.

Despite these complexities, Barikhan restructured the deal and guided it to a successful close using a [Debt Service Coverage Ratio \(DSCR\) loan](#) in combination with a 1031 exchange, allowing the investor to defer capital gains taxes while securing long-term financing.

## Turning a Denial Into a \$2.9M Success Story

Key highlights of the transaction include:

- Property Type: Converted 3-unit to legal 2-unit duplex
- Location: Richmond Hill, Queens, NY
- Loan Type: DSCR (Debt Service Coverage Ratio)
- Transaction Type: 1031 Exchange (Investment Property)

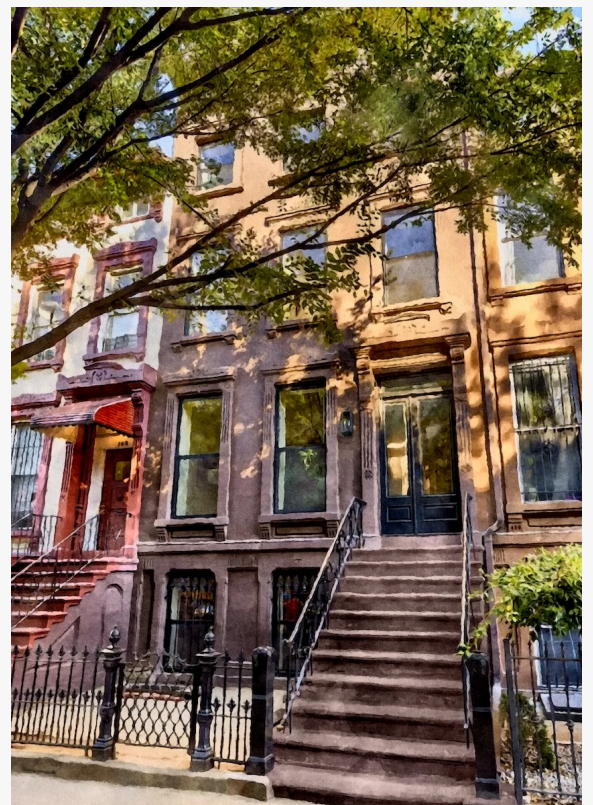


Photo of recent DSCR loan closing in New York with Jackie Barikhan as Loan officer

- Property Value: \$2.9 Million
- Borrower Profile: 760 credit score
- Challenge: Loan denial from previous lender due to appraisal and title discrepancies

“Transactions like this require more than just quoting rates... they require strategy, persistence, and knowing how to navigate the gray areas of lending,” said Jackie Barikhan, Mortgage Loan Officer at Summit Lending. “We were able to step in, correct the structure, and deliver a solution that aligned with the investor’s goals.”



DSCR loan, Queens, New York Duplex, Jackie Barikhan/ Summit Lending

## Expertise Where Traditional Lenders Fall Short

This closing reinforces Barikhan’s reputation as a go-to lender for:

“

Transactions like this require more than just quoting rates... they require strategy, persistence, and knowing how to navigate the gray areas of lending”

*Jackie Barikhan*

- Complex investment property financing
- 1031 exchange transactions
- DSCR and non-QM loans
- Unique property scenarios (mixed-use, reclassified units, etc.)
- Clients previously denied by other lenders

By leveraging flexible underwriting and alternative qualification methods, Barikhan consistently delivers results for borrowers who don’t fit into traditional lending

boxes.

Nationwide Investment Property Lending. California-Based Leadership.

Based in California, Jackie Barikhan serves clients nationwide, specializing in helping real estate investors, self-employed borrowers, and high-net-worth clients secure financing for complex and high-value properties.

With over 20 years of experience and more than 150 five-star reviews across platforms like Google, Zillow, and Yelp, Barikhan continues to be a trusted name in today’s competitive lending environment.

About Jackie Barikhan – Summit Lending

Jackie Barikhan is a Mortgage Loan Officer with Summit Lending, specializing in [bank statement](#)

[loans](#), DSCR loans, jumbo and [super jumbo loans](#), and creative financing solutions for investors and self-employed borrowers. She is known for closing deals others cannot and delivering a seamless, high-touch client experience.

Jackie Barikhan

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Jackie Barikhan, Sr. Banker, Summit Lending

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