

Jacob Haddan

License: NMLS #232061 DORAMLO100007576

Mortgage Broker/Banker

Mortgage Consulting Group Powered by MAC5 Mortgage

Phone: 720.210.7898 Fax: 866.426.2203 Jacob@JacobDenver.com www.jacobdenver.com



Products by MCG Powered BY MAC5 Mortgage 2018

- Appraisal waivers based on Fannie Mae automated findings. (Transferred appraisals accepted)
- National <u>High Balances loans</u> to \$679,650 must be in high balance area.
- Bank statement no tax returns option
- VA Financing Credit scores down to 560 refinances no appraisal (VA Interest Rate Reduction Refinance Loan (IRRRL) VA Energy Efficient mortgages allowing cosmetic items to be financed over 100%.
- Land financing options starting at 20% down Residential. Lending to \$1.5MM.
- First time homebuyer loans with low down payment. FHA 3.5% down, USDA 0 down, VA 0 down, limited Conventional 3% down. Gifts for down payment allowed in some cases.
- Loans to owners and employees of Legal Marijuana Dispensaries & more below.
- Investor loans with no limit to number of properties financed/owned
- Jumbo Loans to 95% LTV up to \$1.5 Million
 - 85% to \$2MM 720+ FICO
 - 80% to \$3MM 720+ FICO
 - 70% to \$5MM 720+ FICO (all Jumbo loans require reserves low debt ratio and documented personal funds for down payment.
- Foreign Nationals H1B, H1C & L-1 Visa's allowed, DACA Dreamer with EAD/Employment Auth
- Fix and Flip loans 90% financing 100% repairs Rate at 9.99% Points 3%
- Commercial loans to Cannabis industry: Grow, Storage and dispense.
- Visit Jacobdenver.com LOAN MENU Section for updated niche flyers quarterly.

Coming soon.

2nd mortgages on investment properties.

We say YES to many files when others say no to FHA, VA, USDA, Fannie Mae, Freddie Mac, Jumbo Portfolio & More if it's a lender requirement and not an actual program guideline.

Colorado Mortgage Broker License 100007576 NMLS#232061 Jacob Cole Haddan – Mortgage Broker/Banker The Mortgage Consulting Group Powered by MAC5 MORTGAGE INC. NMLS 199325. Authorized to conduct business in state of Colorado. Additional requirements and factors may be required for eligibility and qualification. Programs subject to change based upon condition and availability to qualify. |www.jacobdenver.com| Mobile: 720.210.7898| Fax: 866.426.2203 7935 E Prentice Avenue, Ste. 200 Greenwood Village CO 80111