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Mortgage Broker/Banker

Mortgage Consulting Group Powered by MAC5 Mortgage

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Products by MCG Powered BY MAC5 Mortgage 2019Q2 Business to business

- Appraisal waivers based on Fannie Mae automated findings. (Transferred appraisals accepted)
- Bank statement loan and other non-QM products coming out monthly
- *VA Financing Credit scores down to the 400s. Additionally refinances no appraisal (VA Interest Rate Reduction Refinance Loan (IRRRL) No DTI requirement on some VA with 120% of residual allowed.
- Land financing options starting at 20% down Residential. Lending to \$1.5MM.
- *Construction to perm loans, Conventional Remodel loan "Homestyle renovation" (FHA and VA options too)
- First time homebuyer loans with low down payment. FHA 3.5% down, USDA 0 down, VA 0 down, limited Conventional 1% down. Gifts for down payment allowed in some cases.
- Commercial loans (Cannabis and Hemp industry welcome as well other commercial industries)
- *Residential FNMA financing for Cannabis industry loans for employees who own less than 25% of the business.
- Residential and commercial Investor loans with no limit to number of properties financed/owned
- *Non-Warrantable Condo's with litigation allowed. *New
- Jumbo Loans to
 - 95% LTV up to \$1.5 Million 720 Fico (case by case can go over \$2.5mm with more equity)
 - (Exceptions to \$6mm. 60%-80% LTV), DTI's to 50% for the right borrower.
- Foreign Nationals H1B, H1C L-1 Visa's allowed. (*New DACA)
- 2nd mortgages on investment properties. Rates as low as prime + 1 with 50% equity.
 - NOO HELOC Loan amounts to \$1mm with Exception
- Asset Depletion, Interest only Jumbos, with reserve waivers depending on automated findings.
- Reverse Mortgages Hard Money Fix and flip loans, and more if its out there I probably have it or know someone who does. I can help place CHFA and other DPA's or loans I just don't do borrower only applies 1 time.

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