

LOAN PRODUCTS OFFERED!

> FHA

3.5% Down Payment with a 580 Fico Score or Higher Max Loan Amount: Based on County Limits Down Payment Assistance Available Owner Occupied Only SFR, 2-4 units, Condo Full Income Documentation Minimum of 2 Years Employment Required Monthly Mortgage Insurance Applies

> NO DTI

No Income Documentation and
No Employment Required
Based On Your Fico Score,
Assets, & Reserves
Primary or Secondary Homes Only
Min Fico Score is 640
(*24 Months Reserves Required)
Min Loan Amount is \$100K
Max Loan Amount is \$3 Million
Not Eligible in these states:
District of Columbia, MD ME, NV, PA, WA, WV
SFR, 2-4 Units, Condos & PUD

> DSCR

No Tax Returns Required
Available in All States
Min Fico Score is 640
Min Loan Amount \$100k
Max Loan Amount is \$5 Million
Pre-Payment Penalty Applies
(Up to 5 Years)
Investment Properties Only
SFR, 2-4 Units, Condos & PUD

> CONVENTIONAL

Min Fico Score is 620
Max Loan Amount: Based on
County Limits
Minimum Down payment is 3%
(700 Fico Required)
Full Income Documentation
Minimum of 2 years
Employment Required
Gift Funds Allowed for Down
Payment
Mortgage Insurance Applies
Above 80% LTV
SFR, Condo, 2-4 units

> BANK STATEMENT

Quality with Bank Deposits only (12-24 Months) Use Personal or Business Bank Statements No Tax Returns Required Must be Self Employed 2 years or more Owner Occupied or Non Owner

Min Amount \$100K Max Loan Amount \$5 Million (Reduced LTV)

SFR, 2-4 Units a Condo

Occupied

> FIX N FLIP

Loan Term Up to 12 Months
No Pre-Payment Penalty
Required
90% Max LTV
(*Experience Required)
Up to 100% Rehab Cost
Available
Min Loan Amount \$100k
Max Loan Amount \$2 Million
Investment Properties Only
SFR, 2-4 units, & Condos

> VA

100% Financing With O Down
Payment Available
Fico Score as Low as 580
Owner Occupied Only
SFR, 2-4 units, Condo, PUD &
Manufactured Homes
Minimum of 2 Years
Employment Required
DD214 & Certificate of
Eligibility Required
VA Interest Rate Reduction

Loan is Available SDA

> REVERSE MORTGAGE

No Monthly Mortgage
Payment Required
HUD Approved Counseling is
Required
Minimum Age: 62
Owner Occupied Only
No Minimum Fico Scores Needed

Monthly Insurance and Taxes are Required
Financial Assessment
Qualification Required

Qualification Required SFR, 2-4 Units, Condo, & Town Home

> HARD MONEY LOAN

Min Fico Required (Restrictions Apply) Pre-Payment Penalty up to 24 Months No Tax Returns Required Min Loan Amount \$100k Max Loan Amount \$5 Million Non Owner Occupied Only SFR, 2-4 Units, & Condos Up to 100% Rehab Cost Available

> USDA

100% Financing Available
Property Must Located in a
Rural Area
No Monthly Mortgage Insurance
Owner Occupied Only
Min Fico Score is 620

Full Income Documentation Minimum of 2 Years Employment Required SFR, PUD, & Condos

> JUMBO

Up to 90% LTV (Loan Amount Restrictions Apply) Min Ioan Amount is \$1 Above County Limit Max Loan Amount \$5 Million Min Fico Score is 680 (LTV Restrictions Apply) Income Documentation is Required

Income Documentation is
Required
Interest Loans Available
Minimum of 8 Months Reserves
Required
SFR, 2-4 Units, Condo

> COMMERCIAL

LTV up to 90%

Max Loan Amount \$10 Million

All Commercial Properties

Min Fico Score is 640

Interest Only Available

DSCR as low as 1:10 Types

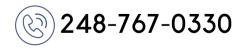
Cash Out up to \$5 Million

Available in All States.

CONTACT ME TO LEARN MORE ABOUT BUYING A HOME OR APPLY FOR A MORTGAGE TODAY!



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