

# 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 Occupied  
SFR, 2-4 Units a Condo  
Min Amount \$100K  
Max Loan Amount \$5 Million (Reduced LTV)

## > 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 0 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  
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 loan Amount is \$1 Above County Limit  
Max Loan Amount \$5 Million  
Min Fico Score is 680 (LTV Restrictions Apply)  
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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