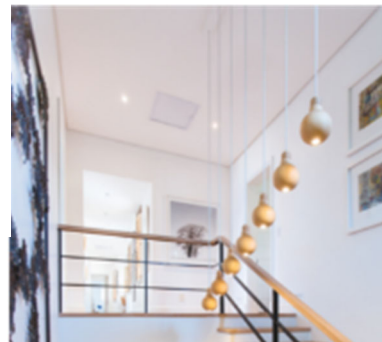




# 90% LTV - \$3,000,000 (No MI)

## Alt Doc (Including Bank Statement Program)

- ✓ Minimum Score: 680
- ✓ Max DTI: 50%
- ✓ Asset Documentation: 1 Mo.
- ✓ Combine Income Types
- ✓ Asylum, EAD A10 & DACA – OK
- ✓ Available Documentation Types:
  - Bank Statement
  - DSCR (lower LTVs Apply)
  - Asset Qualifying
  - 12-Month Full Doc (Including RSU)



All Programs/Rates are subject to change and underwriting approval without advance notice. Some Programs are subject to income/census tract limit and available only in selected counties/states. Additional restrictions might apply. This does not represent a credit decision.

General Mortgage Capital Corporation: 1350 Bayshore Hwy Ste 740, Burlingame CA 94010

Ph: 866-462-2929 (866-GMCC-WAY) and 650-340-7800 /Email: [info@gmccloan.com](mailto:info@gmccloan.com)

NMLS – 254895 / CFL: 60DBO-66060

Real Estate Broker, CA Department of Real Estate: CA DRE: 01509029

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## General Mortgage Capital Corporation

# GENERAL MORTGAGE CAPITAL CORPORATION

CA DRE# 01509029 NMLS# 254895 [WWW.GMCCLOAN.COM](http://WWW.GMCCLOAN.COM) [INFO@GMCCLOAN.COM](mailto:INFO@GMCCLOAN.COM)



## CRONUS GRAND SLAM!

Not A Government Program

# 97% (No MI)

✓ Up To **300 BPs** in Subsidized Pricing Improvements

In Select States, Counties & MSAs: CA, CT, FL, IL, MA, NJ, NV, NY, SD, VA, DC

## PLUS

✓ Up To **250 BPs** & **\$1500 Special Conforming**

For Designated MMCT MSA's

✓ **No First Time Homebuyer Requirements**

- Cannot own other property

✓ **Primary Residence ONLY**

- 1-2 Units

✓ **Standard Conforming Loan Limits Apply to First Lien Options**

✓ **Subject to Borrower Eligibility**

- No Income Limits apply when using the Grand Slam Program & subject is in a Designated LMI CT

✓ **W-2 Wage Earners ONLY** (Max 43% DTI)

✓ **Other Guidelines Apply**

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# DSCR

## 3-2-1 TEMPORARY BUYDOWN

### LOWER YOUR MORTGAGE PAYMENT FOR THE FIRST 2 OR 3 YEARS WITH A TEMPORARY BUYDOWN

EXAMPLE:

	Temp Buydown 3/2/1			
	Year 1	Year 2	Years 3	Years 4-30
Interest rate	3.500%	4.500%	5.500%	6.500%
Number of payments	12	12	12	324
Monthly P&I payment	\$4,490.45	\$5,066.85	\$5,677.89	\$6,320.68
Total PITI payment	\$4,490.45	\$5,066.85	\$5,677.89	\$6,320.68
Monthly reduction	\$1,830.23	\$1,253.83	\$642.79	
Total buy down fee for this loan is	\$44,722.21			

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- ✓ **NO RATIO DSCR OPTIONS**
- ✓ **NO RESERVES (75% LTV)**
- ✓ **NO SOURCING LARGE DEPOSITS (70% LTV)**
- ✓ **SHORT TERM RENTALS**
- ✓ **FIRST TIME HOMEBUYER OPTIONS**
- ✓ **FIRST TIME INVESTOR OPTIONS**

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# Non-QM or Full doc to help house upgrade / downsize: **BUY WITHOUT SELL FIRST** Cheaper than Bridge loan



- ✓ For house upgrade or downsizing
- ✓ Letter of intent to sell need be provided
- ✓ Loan amount from **\$150k to \$3m**
- ✓ Min **20%** down & Departure property equity **20%** & DTI up to **55%**
- ✓ can use non-QM: Bank statement programs, VOE, P&L
- ✓ can use 3-2-1 buy down help lower monthly payment significantly
- ✓ available in all **49** states **GMCC** is licensed

NATIONWIDE - DIRECT LENDER  
Meeting All Your Mortgage Needs  
Over **100+**  
Investor/Program Selections  
★

## Please Contact

Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
NMLS: \_\_\_\_\_ Email: \_\_\_\_\_

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