

# FHA 500

## Approvals start at 500 Fico score

HUD has lowered the monthly mortgage insurance. This is helping families qualify with a higher budget.

- 3.5% down fico score 580 and up
- 10 % down fico scores 500 to 579
- Purchase or refinance
- Down payment assistance option.
- Quick closings with great pricing%.
- Closing cost up 6% from seller.
- Gift Funds, Gift of Equity and Business Funds Allowed
- Purchase a single family, condo or multifamily.
- DTI Up to 57% overall and 44% on housing ratio



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# VA Mortgage

**Approvals start at  
580 Fico score**

We appreciate our Vets and show it with great pricing. We shop rates% and provide exceptional Service.

- 100% Financing options
- No Mortgage insurance
- Purchase or refinance
- Seller Contribute up to 4%
- Quick closings with great pricing%.
- Surviving spouse of deceased Veteran may be eligible.
- Purchase a single family, condo or multifamily.



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# CONVENTIONAL ELITE

## Approvals start at **620 Fico score**

HUD has lowered the monthly mortgage insurance. This is helping families qualify with a higher budget.

- 3% down fico score 620 and up
- 5 % down if you owned a home in the last 3 years
- Purchase or refinance
- Down payment assistance option.
- Quick closings with great pricing%.
- Closing cost up 3% from seller.
- Gift Funds, Gift of Equity and Business Funds Allowed
- Purchase a single family, condo or multifamily.
- DTI Up to 50% overall and 44% on housing ratio



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# REMY 1% DOWN

## Approvals start at 620 Fico score

This is a grant of up to \$4,000 for first time home buyers. Have to be approved/Eligible and meet income median area limits.

- 1% down fico score 620 and up
- Purchase Only
- Down payment assistance option.
- Quick closings with great pricing%.
- Closing cost up 3% from seller.
- Gift Funds, Gift of Equity and Business Funds Allowed
- Purchase a single family, condo or multifamily.
- DTI Up to 50% overall and 44% on housing ratio

Grant is powered by UWM offer will expire once UWM removes the program.



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## ONE-TIME CLOSE NEW CONSTRUCTION

ONE CLOSING  
ONE INTEREST RATE  
ONE DOWN PAYMENT  
ONE FULL CREDIT REPORT  
ONE APPROVAL

### Build Your Home

MIN FICO 700

LTV 85%

Qualify with one Approval

Buy Land and Build at once



NMLS#



# VACATION Mortgage

**Approvals start at  
620 Fico score**

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This is a second home mortgage. Purchase a second home to enjoy with our conventional product.

- 10% down fico score 620 and up
- Purchase or Refinance
- Quick closings with great pricing%.
- Closing cost up 3% from seller.
- Gift Funds, Gift of Equity and Business Funds Allowed
- Purchase a single family, condo or multifamily.
- DTI Up to 50% overall and 44% on housing ratio

Purchase a second home to enjoy.



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# REMY Invest

**Approvals start at  
620 Fico score**

We have great products for real estate investors

## BRIDGE LOAN

25% LTV Loan Terms are 12-18 refinance or sell immediately.

## RENTAL DSCR

80LTV 30-40 year Loan Term fixed rate, No documents or income required. Ratios down to .75 on rental assessment. 70LTV on our No Ratio, No Document Assessment.

## FIX & FLIP

Loan up to 70% of ARV with 20% down

678.599.9700



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# 1099

## **No Taxes or Income Needed**

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Purchase a home with 1  
or 2 year 1099 Statement

- 30 Year Fixed
- 80% Max LTV Purchase Primary
- 75% Cash Out
- Savings is converted into income
- 660 Minimum FICO
- FTHB & Non-OCC Co-Borrowers Allowed
- Gift Funds, Gift of Equity and Business Funds Allowed
- Only One Appraisal for Loan Amounts Up to \$1.5MIL
- DTI Up to 80%



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# BANK Statement

**No Taxes or Income  
Needed**

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## 12 or 24 month Bank Statement Report

- 30 Year Fixed
- 80% Max LTV Purchase Primary
- 75% Cash Out
- Savings is converted into income
- 660 Minimum FICO
- FTHB & Non-OCC Co-Borrowers Allowed
- Gift Funds, Gift of Equity and Business Funds Allowed
- Only One Appraisal for Loan Amounts Up to \$1.5MIL
- DTI Up to 80%



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# PROFIT & LOST

**No Taxes or Income  
Needed**

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P&L prepared by accountant

- 30 Year Fixed
- 80% Max LTV Purchase Primary
- 75% Cash Out
- Savings is converted into income
- 660 Minimum FICO
- FTHB & Non-OCC Co-Borrowers Allowed
- Gift Funds, Gift of Equity and Business Funds Allowed
- Only One Appraisal for Loan Amounts Up to \$1.5MIL
- DTI Up to 80%



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# Asset Depletion

## No Taxes or Income Needed

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- 5/6 & 7/6 YR ARMs including I/O w/ 40YR Amortization
- 80% Max LTV Purchase Primary
- 75% Cash Out
- Savings is converted into income
- 660 Minimum FICO
- FTHB & Non-OCC Co-Borrowers Allowed
- Gift Funds, Gift of Equity and Business Funds Allowed
- Only One Appraisal for Loan Amounts Up to \$1.5MIL
- DTI Up to 75%



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# FOREIGN National

- LTV Up to 75%
- NO Minimum DSCR
- 30/40 YR Fixed Incl I/O
- 1-4 Units, Incl Condotels
- Min Loan Amount \$150K
- Max Loan Amount \$1.5MIL
- US or Alternative Credit Ok
- No Housing History Required
- No Limit on Financed Properties
- 24 Months Seasoning for Credit Events
- 5, 7, 10 YR ARMS Incl I/O & 40 YR Amort.
- State Licensing Not Required in Many States
- Cash Out Allowed for Reserves – Min. 6 Months
- First Time Homebuyers/First Time Investors

Welcome

• Short Term Rental Income Allowed, Incl Purchase Transactions



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