



Looking for Unique Mortgage Solutions?

I have you covered!

Self-Employed

- No Tax Returns Required
- Use Business/Personal Bank Statements (1 or 2 Years), 1099 or Contract Work (1 or 2 Years), CPA Prepared P&L, or CPA Gross Receipts
- First Time Homebuyers Allowed
- 2-1 Buydown Option Available

Asset Utilization

- Use Assets as Income to Qualify:
 - 100% of Cash Accounts Eligible
 - 80% of Stocks, Bonds, Mutual Funds
 - Up to 80% of Retirement Funds in Certain Scenarios

Jumbo Loans

- Loan Amounts Up to \$3M with no MI
- Down Payments as Low as 10%
- Gift Funds Allowed
- Fixed Rate, Interest-Only, Adjustable Rate Mortgage Options Available

DSCR Investment Property

- Qualify Based on Cash Flow of Investment Properties
- No Minimum DSCR Required
- Down Payments as Low as 20%
- 1-4 Units Available
- Long and Short Term Rental Options Allowed (Airbnb & VRBO)
- Cash Out up to \$1M
- Cash Out May Be Used as Reserves
- Condotels Allowed

Lower Monthly Payments

- Graduated Payment Mortgages
 - Lower Payments in Initial Years of the Loan
 - 30-Year Fixed Rate
 - Bank Statement or W2 Income
- Interest Only Terms
 - 30-Year or 40-Year with 10-Year Interest Only Period

