

What mortgage programs do you offer?

Remember we shop over 30 wholesale vendors to ensure the lowest cost and best rates available in our area.

Mortgage real estate loans for purchasing, refinancing, remodeling or Investment. We offer a vast array of real estate financing solutions for:

First time home buyers to Complex real estate investors. Here are just some of our product offerings (Make sure you connect with me directly with your specific scenario we might have a solution not shown here).:

Conventional & Conforming Loans: Fannie mae / Freddy mac min as low as 3% down for 1st time home buyers (loan amounts up to \$766,550 for 1-unit homes. We also offer up to 4 units for conventional to \$1,474,400), **FHA min 3.5% down** loan limit varies depending on county, **VA min 0% down** for federal loan limit no limit if you have full entitlement, **USDA min 0% down** loan limit varies depending on county.

Creative Solutions: Bank Statement program for the self-employed, High net worth asset depletion program, ITIN no social security number program, PMI avoidance options min 10.1% down using Purchase Combo HELOC 2nd lien mortgages, Jumbo elite (loans over \$766,550), Reverse home equity conversion mortgage FHA backed for purchasing or refinancing, Purchase or refinance money for renovation mortgages using FHA & FannieMae programs. Non QM (designed for unique income streams), non conventional, Private money, Hard money, Peer to Peer lending.

DSCR residential Fix or Flip investment loans: (No income and no assets required for qualification).

Commercial loans: (5 plus units/apartments, office buildings, nursing homes) featuring financing for under 1 million, SBA owner occupied and Fannie mae over 1 million for multifamily.

Rate and fees subject to change without notice, not all that apply qualify. Equal housing opportunity.