

BANK STATEMENT MORTGAGE

**LOANS FROM
\$300K TO \$10M**

**FOR SELF-
EMPLOYED**

LOAN FEATURES

- Perfect for business owners
- No tax returns needed
- Up to 90% financing for purchases and rate & term refinances. Up to 80% financing for cash-out refinances.

Name

Email Address

Phone Number

Qualify for a Loan Based on 12 or 24 Months of Bank Statements!

Disclosures



SUPER JUMBO MORTGAGE

LOANS UP TO
\$10 MILLION

LOAN FEATURES

- Creative ways to qualify
- Make-sense loans tailored to your specific financial scenario
- Flexible terms

Name

Email Address

Phone Number

Financing for Your Dream Home Made Easy.

Disclosures



INVESTMENT PROPERTY CASH-OUT 2ND MORTGAGE

LOAN FEATURES

- Access your equity without losing your low-rate 1st mortgage
- Qualify solely based on rental income. No tax returns, no employment income
- Finance up to 80% of your home's value between both loans
- All funds distributed at closing

Name

Email Address

Phone Number

Cash-Out to Build an ADU or Purchase Another Investment Property!

Disclosures



1099 ONLY MORTGAGE

SELF-EMPLOYED LOAN PROGRAM

LOANS FROM
\$300K TO \$6M

LOAN FEATURES

- Perfect for self-employed borrowers and independent contractors
- No tax returns required
- Income qualified on 1099 income
- W2-to-1099 transitions accepted
- Supplemental income may be included

Name

Email Address

Phone Number

Qualify on Your 1099 Income — No Tax Returns Required!

Disclosures



STANDALONE 2ND MORTGAGE

CASH-OUT REFINANCE

LOANS FROM
\$125K TO \$1M

LOAN FEATURES

- Finance up to 90% of your home's value (between both loans)
- Qualify with bank statements, P&L, 1099, property cash flow, or tax returns
- No reserves required (excluding purchases)

Name

Email Address

Phone Number

Access Your Equity for Debt Consolidation, Business Investments, or a Major Purchase — All While Keeping Your Low-Rate First Mortgage.

Disclosures



P&L STATEMENT MORTGAGE

LOANS FROM
\$300K TO \$6M

FOR SELF-
EMPLOYED

LOAN FEATURES

- Perfect for business owners
- No tax returns or bank statements
- Up to 80% financing
- Good for cash-heavy businesses

Name

Email Address

Phone Number

Qualify for a Loan With a 1- or 2-Year P&L!

Disclosures



PROPERTY CASH-FLOW MORTGAGE

**LOANS FROM
\$200K TO \$10M**

**2ND MORTGAGES
UP TO \$750K**

LOAN FEATURES

- Perfect for real estate investors
- Qualification is based on rental property cash-flow (no tax returns)
- Rental income determined with long-term lease, appraised market rent, or 12-month Airbnb/VRBO income
- Up to 80% financing

Name

Email Address

Phone Number

Qualify for a Purchase or Refinance Based on Rental Income!

Disclosures



ASSET ALLOWANCE MORTGAGE

**LOANS FROM
\$300K TO \$6M**

**UP TO 80%
FINANCING**

LOAN FEATURES

- Perfect for wealthy retirees or individuals with accessible cash, stocks, bonds, or retirement accounts
- No job or tax returns needed
- Liquid assets used as monthly qualifying income

Name

Email Address

Phone Number

Qualify for a Purchase or Refinance Based on Your Liquid Assets!

Disclosures



ASSETS ONLY MORTGAGE

LOANS FROM
\$300K TO \$6M

UP TO 80%
FINANCING

LOAN FEATURES

- Assets must cover loan amount, down payment, reserves, and closing costs
- Perfect for wealthy retirees or individuals with accessible cash, stocks, bonds, or retirement assets
- No job or tax returns needed

Name

Email Address

Phone Number

Qualify for a Purchase or Refinance Based on Your Liquid Assets!

Disclosures



ASSISTED LIVING PROPERTY LOANS



LOAN FEATURES

- Good for investors seeking stable, long-term real estate financing
- Up to \$2 million loan amount
- Up to 65% loan-to-value
- No tax returns necessary
- Single family homes and 1-4 unit properties

Name

Email Address

Phone Number

Qualify for a Purchase or Refinance for an Assisted Living Property.

Disclosures



ITIN FINANCING

LOANS UP TO
\$1.5 MILLION

LOAN FEATURES

- No social security number required
- Minimum 15% down payment
- Perfect for self-employed borrowers who live and work in the U.S.
- Bank statement and full doc qualification options

Name

Email Address

Phone Number

A Financing Solution Built Around You.

Disclosures



BRIDGE LOAN

LOANS UP TO
\$3 MILLION

LOAN FEATURES

- Available for properties currently or recently listed for sale
- Financing for first or second mortgages
- Flexible property eligibility: primary homes, second homes, and investment properties

Name

Email Address

Phone Number

A Smarter Approach to Bridge Financing.

Disclosures



MAXIMIZE YOUR PURCHASE POWER

Buy Your Next Home Before You Sell or Rent Your Current Home



LOAN FEATURES

- Exclude your departing residence mortgage payment from your DTI for more purchase power
- Finance up to 90% of your purchase
- Options for self-employed borrowers (no tax returns needed)
- 30 or 40 year terms with interest-only option

Name

Email Address

Phone Number

We'll Tailor a Solution to Fit Your Home Buying Needs.

Disclosures

