

Jumbo Loan

With a jumbo mortgage, you'll get low rates for your big loan. Offering a choice between fixed or adjustable rates, our jumbo loans offer maximum flexibility for home financing for larger loans.

Definition

A mortgage with a loan amount exceeding the conforming loan limits set by the Office of Federal Housing Enterprise Oversight (OFHEO), and therefore, not eligible to be purchased, guaranteed or securitized by Fannie Mae or Freddie Mac. OFHEO sets the conforming loan limit size on an annual basis.

QM Loans

- 5/30 yr; 7/30 yr; 10/30yr; 10-30 yr fixed loans
- No MI to 90% option available
- Cash Out OK
- Primary/Second Home/Investment properties
- 1-4 Units OK
- Upto 80% Financing with minimum 700 fico
- Back end ratios max to 43%
- Loan Amounts 80% to 1 Mn |75% to 1.5Mn|70% to 2.5Mn

Non QM Loans (Relaxed Guidelines)

- 5/30 yr; 7/30 yr; 10/30yr; 10-30 yr fixed loans
- No MI to 90% option available
- Cash Out OK
- Primary/Second Home/Investment properties
- 1-4 Units OK
- Upto 80% Financing with minimum 700 fico
- Back end ratios max to 49.99%
- Loan Amounts 80% to 1 Mn |75% to 1.5Mn|70% to 2.5Mn
- Interest only option

- Asset Depletion program
- Projected income program

Special Niches

- Loan amounts as low as \$300000 and upto 2.5Mn
- Back end ratios to 49.99%
- Interest only options
- Asset Depletion program. We use income calculated based on assets in hand
- Projected income from future job

No Transcripts verification

- No IRS Transcript verification
- FHA, Conventional and VA Ok
- Speeds up closing process

This is not a commitment to lend. Prices and guidelines are subject to change without notice. Some products may not be available in all states. Subject to review of credit and/or collateral; not all applicants will qualify for financing. It is important to make an informed decision when selecting and using a loan product; make sure to compare loan types when making a financing decision.

**TAKE A MINUTE TO FILL OUT THIS
SHORT APPLICATION NOW!**

*No social security number required

**SCHEDULE A LOAN OFFICER
PHONE CALL TODAY!**