

Some More Niches

Zero Down Loan

Down Payment Assistance (DPA) for up to 5%. DPA is a true grant bearing no interest with no repayment required. FICO 640+

Owner Occupied homes only. Owner Occupied homes only
Not limited to first time homebuyers.

Subject to underwriter approval.

DPA is only for down payment and closing costs. No cash back allowed.

True Grant

Zero interest never to be returned. Borrower needs to occupy home per program guides to seek waiver.

Available for Conventional and FHA loans; 640+ Credit Score Needed

Maximum Debt to Income; FHA 45%; Conventional up to 50%

Grant FHA up to 4% (640+ credit score up to 3%, 660+ score up to 4%)

Conventional up to 5%

Bank Statements Program

2 year self-employed required. No tax returns required

Loans up to \$3 million. 12 month personal bank statements or 24 month business bank statements

Up to 90% LTV on Personal and Business with no MI. Owner-occupied, 2nd homes and investment properties

2 years seasoning for foreclosure, short sale, bankruptcy or deed-in-lieu. Jumbo loans down to 600 score.

*Loan not directly funded by Shining Star Funding

1 day out of foreclosure or short sale

1 day out of FC, SS, BK, or DIL. Up to 90% LTV/CLTV. Up to 50% DTI

Credit scores as low as 500. Non-warrantable condos OK. Loans to \$3 million. No pre-pay penalty

No active trade lines required/Rent free OK/Gift funds OK. Owner-occupied, second homes and investment properties. Mortgage lates ok

Aggressive pricing on LTVs to 90% with "No MI". *Loan not directly funded by Shining Star Funding

Flips

Short Term Loans to Buy and Fix property. No personal income or debt requirements

No tax returns. No property count limit

LLC loans OK. Line of credit OK

Max 75% of Loan to Value or 85% of Loan to completed value

Investment property loans based on Property Cash Flow

2 years seasoning for foreclosure, short sale, bankruptcy or deed-in-lieu. Credit scores down to 660

Up to 80% LTV. No DTI restrictions. Must have current mortgage 1-4 units and condos. No limit on number of properties financed. Loans up to \$1 million

No personal income or debt requirements. No tax returns