

Miscellaneous

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

No Transcripts verification

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