

## **Classic JUMBO Program – True Jumbo Loan Amounts**

Premier Pricing for your best owner occupied borrower

**A-SERIES 10 Yr. ARM:** 75% LTV to \$3.0M; 80% - \$1.0M

### **1099 for Income to \$3.0m**

- Use 90% of 1099 deposit income!!!
- Loan Amounts to \$3,000,000 @ 75% LTV
- Interest Only Options
- First Time Home Buyers and All Gift Funds – OK!!
- Combo with Asset Depletion - OK!!!

### **Bank Statements to \$3.0m**

- No P&L Required, simple one expense ratio applied
- No CPA Letters needed
- All gift funds OK for down payment
- Loan Amounts to \$3,000,000 @ 75% LTV
- Interest Only Option; 40 yr OK
- Hi-Rise Condo's OK & Fannie Limited Condo Review Form OK!!

### **No Doc/No Ratio DSCR Non-Owner**

- 80% to \$1,500,000
- 30 Year Fixed with first 10 years Interest Only – Qualify on IO!
- Loan Amounts to \$3.0MM
- GIFT FUNDS OK for down payment
- Cash Out = reserves
- 1,2,3,4,5 year Prepay Penalty programs available

### **Asset Depletion to \$3M**

- 30 Year Fixed with Interest Only Option up to 75% LTV
- OK to use IRA's if under 59.5 Yrs. Old
- OK to use Stocks, Bonds and other liquid assets
- Combine asset depletion with regular W-2, retirement etc., OK

### **Coming Soon –**

- Foreign Nationals
- ITIN borrowers
- Bridge loans