

Helping More Clients Achieve the Dream of Homeownership, Effortlessly.

For Self-Employed

Our <u>Bank Statement Program</u> is built for selfemployed professionals who need flexible solutions. With just two years of self-employment, we calculate income based on your clients' gross deposits. It's quick, transparent, and tailored for your clients' needs

- 10% Down Payment
- FICO as low as 600
- Loan Amounts up to \$3M

For Everyone 🔮

Our No-Doc Program makes financing simple — no tax returns, CPA letters, or job information required. All you need is 9–12 months of reserves, and you're ready to go.

- 20% Down Payment
- FICO as low as 660
- ✓ Loan Amounts up to \$2M

For Investors

Help your investor clients grow their real estate portfolio with ease. Our DSCR Program focuses on rental income, not personal documents. No W-2s or 1040s — just a property cash flow analysis to get you approved quickly.

- 20% Down Payment
- FICO as low as 600
- Loan Amounts up to \$5M

For Foreign Citizens

Buying property in the U.S. has never been easier for non-residents. Our <u>Foreign National Loan Program</u> gets your clients approved without a Social Security number or ITIN.

- 25% Down Payment
- ✓ No FICO required
- Investment or 2nd home

VOE (Verification of Employment)

Employment verification made simple. We'll handle everything with the employer — no tax returns, no pay stubs, just results.

- 20% Down Payment
- FICO as low as 640
- Loan Amounts up to \$1.5M

Questions? I'm here to help.

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