



Helping Real Estate Agents Look Good To Their Clients

Technology Powered By:

Gold Star⁺
Mortgage ✨

DISCOUNT AI INC.

333 H Street – Ste 5000

Chula Vista, CA 91910

(888) 696-1344

www.DiscountMortgage.ai

Primary Goals

01. Leads

Leads That Are Qualified & Motivated.

02. Marketing

Co-Branded Digital Tools That Enhance The Client Experience.

03. Lending

Guidelines That Enable Flexibility When Common Sense Is Required.

04. Value

Unique Value Propositions That Enable You To Have A Higher Conversion Rate.

05. Next Steps

How To Set Up Your Free Accounts To Get Started.



Rates

Let's start by addressing the pink elephant in the room.

<http://www.DiscountMortgage.ai/rates>

Compare to:

<https://www.rocketmortgage.com/mortgage-rates>

Please take a look at the rate table and run a rate comparison with your current preferred lender.

Current live rates are for California only and for Conventional terms. All other loan guidelines will be custom quoted based on the unique scenario.

How Did We Compare?



Leads & Referrals



Real Estate Agents, have you met a Lender that can reciprocate business 1:1 with you?

Well now you have...nice to meet you!



Gold Star's AI is Generating 20+ Local "Ready to Buy Now" Leads Each Month per REALTOR®

Gold Star Mortgage Financial Group

Technology Powered By:



PREDICTIVE ANALYTICS SMART TARGETING

GENERATE LEADS & REFERRALS MORE EFFECTIVELY
MANAGE YOUR ACTIVITIES USING TECHNOLOGY
INCREASE CONVERSIONS BY BEING MORE VALUABLE

Consumer Habits	Number of Residents	Recently Listed	Home Equity	Loan Details	Delinquency Status
Last Selling Date	LTV Ratio	Life Stage	Hobbies & Interests	Time in home	Herd Effect
Income	Net Worth	Default	Occupancy	Credit Status	Age of Home
School Rating	Home Facts	Occupation	Appreciation	Owner Savings	Loan Status

FREE FOR OUR LOAN OFFICERS
ACCOUNTABILITY - OUR PEOPLE MATTER



Motivated & Qualified Leads

SAY GOODBYE	AND HELLO
TO COLD CALLS	TO HOT LEADS

Transform Your Business
Unlimited Hot Leads
Simple To Use Technology
Unique Value For High Conversion



FREE for Gold Star Loan Officers
OUR PEOPLE MATTER ✨ IMPROVE EVERY DAY



Transparent Rates No Lender Fees



The Mortgage Geek
brings you the first ever
digital platform for

**DO-IT-YOURSELF
MORTGAGES**

www.DiscountMortgage.ai
Human Intervention Not Required | Assistance Available As Requested

For Detailed Instructions
Text: Instructions
To: 619-486-5559
Added info Available at:
www.Eric-Mitchell.com

**MORTGAGE
GEEK**
Mortgage • Fintech • Purposeful • Friend

Equal Housing Lender

THE FUTURE IS NOW

**24/7 ACCESS
TO LIVE
MORTGAGE
RATES**

**ZERO LENDER
FEES & FULLY
TRANSPARENT**



**DISCOUNT
MORTGAGE.AI**

www.DiscountMortgage.ai/rates

OPTIONAL FREE BONUS FEATURE:
Customize Your Scenario For Daily Rate Updates!

Published Rates Currently Reflect Conventional Loans
Must Use A California Zip Code To View Live Scenarios

Technology Powered By:

Gold Star
Mortgage

**PLEASE
COMPARE RATES**

**DISCOUNT
MORTGAGE.AI**

www.DiscountMortgage.ai/rates

- California Only
(for now)
- Conventional
Mortgage Terms



**MORE PRODUCTS ARE
AVAILABLE FOR UNIQUE
SCENARIOS, PLEASE
INQUIRE**

DIY Mortgages Now Available For Less

Discount AI Inc. - Equal Housing Lender - NMLS ID 2503387. Our corporate office is located at 333 H St, Ste 5200, Chula Vista, CA 91910. The content of this page is intended as general and informational messages for Real Estate Professionals and Discount AI Borrowers. This is not a commitment to lend, and restrictions apply. For a complete list of licenses, please visit <http://DiscountMortgage.ai/NMLS-Consumer-Access>. All Rights Reserved. Licensed by the CA Department of Real Estate - License 02221105.

Free Service - No Obligation

**Customized
Mortgage Rates
Delivered To You!**



www.Eric-Mitchell.com

Customize your unique scenario
and receive an email each day
with the current available
corresponding rates.

Click:
Mortgage Rates Access

Click:
Subscribe to rate alerts

**DISCOUNT
MORTGAGE.AI**

Equal Housing Lender



Agent is Co-Branded in Mobile App

ConnectRealtor®

A UNIFIED APP FOR A UNIFIED TEAM

**CLIENTS ENJOY A SEAMLESS EXPERIENCE
FROM APPLICATION TO CLOSING**

Our app lets the Agent:

- Personalize Your Info
- Connect Your Tools
- Boost Your Pipeline
- Gain Loan Status Visibility
- Adjust Pre-Approval Letters

Our app lets Borrowers:

- Run Mortgage Calculations
- Search for a Home
- Track Your Progress
- eSign Disclosures
- Submit Payments
- Close Faster
- And More...All in One Place!
- Easily Explore Mortgage Scenarios
- Get Pre-Qualified / Pre-Approved
- Authorize Credit Reporting
- Auto-Verify Your Information
- Scan & Upload Documents Securely
- Receive Status Notifications

Stay in the loop on your Clients' loan progress & add your familiar face to the app. Clients enjoy working with a connected team for their full homeownership journey.



Technology Powered By:



ConnectClient

A STRESS-FREE BORROWING JOURNEY

Get started with our easy-to-use digital mortgage app!

- Easily Explore Mortgage Scenarios
- Run Mortgage Calculations
- Search for a Home
- Get Pre-Qualified / Pre-Approved
- Authorize Credit Reporting
- Auto-Verify Your Information
- Scan & Upload Documents Securely
- Track Your Progress
- Receive Status Notifications
- eSign Disclosures
- Submit Payments
- Close Faster
- And More...All in One Place!

Our platform makes it easy & convenient!



ConnectRealtor®

REAL ESTATE AGENTS

Are You Ready For A Better Client Experience?

Step 1 = Download Free Mobile App

Step 2 = Customize Your Business Info

Step 3 = Click "Share App" Button

Step 4 = Insert Borrower Name & Mobile

Step 5 = Borrower Can Pre-Qualify 24/7

Bonus = No Harm To Borrower's Credit



You will have 24/7 access to their loan approval status. Most importantly, your Client will have a better experience!

ALWAYS IMPROVING ✨ **RELATIONSHIP DRIVEN**

*Gold Star Mortgage has the ability to do a "soft" credit pull to pre-qualify a prospective Borrower. Soft credit pulls will not create an inquiry on the prospect's credit report.



Free Co-Branded Wealth Coaching App



Dozens of Free Wealth Building Tools!



FREE TO DOWNLOAD
www.RichGeek.ai

FREE VIDEO TUTORIALS
www.RichGeek.info



www.RichGeek.ai

- Private & Secure
- Real estate search
- Document storage
- Home value report
- Local market report
- Financial calculators
- Track your net worth
- Credit simulator access
- Analyze your spending habits
- Create budgets to reduce debt
- View all financial accounts and transactions in one place
- Access to HUD recommended income-based budget
- Credit Compass access (set a credit score goal)
- Find out if you're ready for a home purchase
- Receive a homeownership action plan
- Track your property value and equity
- Plan and achieve your financial goals
- Financial education tools and videos
- Monitor your credit report & score
- Down payment assistance access

The Rich Geek App is equipped with modern bank-level security and is SOC II Type 2 compliant, so you can be confident that your data is always secure. All Personally Identifiable Information (PII) or potential PII data is encrypted in memory, in transit, and at rest. The app uses the strongest version of AES known as AES-256.

Technology Powered By:



SECURED & UNSECURED LOANS

\$10,000 to \$100,000



- Medical
- Vacation
- Wedding
- Boat Loan
- Auto Loan
- Home Addition
- Swimming Pool
- Home Renovation
- Debt Consolidation
- Significant Purchase
- Professional Services

Available Terms = 1 to 10 years

www.Eric-Mitchell.com

Bonus : FREE CREDIT MONITORING MOBILE APP

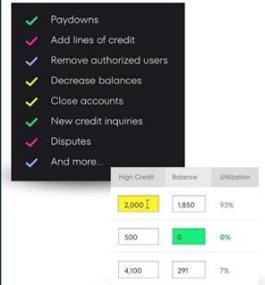
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We Build Detailed Credit Improvement Plans



www.CreditXpert.com/simulation-engine

There's a big difference between potential and making things happen. That's why we make it easy to go from a potential score to an actionable plan that can help applicants secure better rates and terms.



LEADING YOU HOME

WE OFFER FOUR OPTIONS

1) Pre-Qualification (Fast Option):

- No Income/Asset Documents Have Been Provided

2) Pre-Approval (Safe Option):

- Loan Officer Reviews Documents Provided

3) Underwritten Pre-Approval (Safer Option):

- Upfront Underwriter Reviews Documents

4) U/W + Software Verified Pre-Approval (Safest Option):

- Software Verifies the Underwriter's Analysis – Offers Can Be Made with No Loan Contingency

HELPING OUR BORROWERS SAVE \$\$\$
MAKING OFFERS WITH NO LOAN CONTINGENCY

HOMEOWNER FIRST - RELATIONSHIP DRIVEN



Make Offers with No Loan Contingency

Fully Underwritten Loans
to Help Strengthen Your Offer
and **WIN** the Home!



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Gold Star
Mortgage



WE CAN APPROVE
YOUR BORROWERS
WITH NO LOAN
CONTINGENCY!

YOUR BUYER
CAN SUBMIT &
COMPETE WITH
CASH OFFERS!
ASK US HOW!



[www. GoldStarFinancial.com](http://www.GoldStarFinancial.com)

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12-DAY



CLOSINGS



Advanced Support for Marketing

Real Estate Marketing Made Simple With An Automated & Comprehensive Solution

Automated Collateral For Your Listings

25+ digital assets delivered to your inbox within an hour of your listing hitting the market.

Engaging Social Media Content

Thousands of images and captions designed to start conversations and expand your reach.

Reusable Text-To-Lead Code

Location-sensitive lead capture code that automatically directs leads to correct listing details.

ASK US HOW

Relationship Driven  Improve Every Day

Gold Star
Mortgage 

ATTN: REAL ESTATE AGENTS

Gold Star can Help
Keep Your Clients
Engaged with You and
Away from Zillow.
Client Follow-Up Done
for You, from You!

ASK US HOW

Gold Star
Mortgage Financial Group 



Technology Powered By:

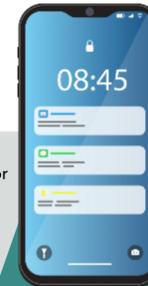
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DAILY INQUIRY ALERTS

INQUIRY ALERTS ARE MORTGAGE CREDIT TRIGGERS FOR YOUR DATABASE

- Engage with your database on a daily basis when they are truly in-market.
- Get in front of prospects at the beginning of the process. Reduce the risk of losing customers to your competitors.

Receive daily alerts when someone is back in-market. If someone in your database had their credit pulled for a mortgage, you are promptly notified. Name & address is the only information required to begin monitoring. No consumer consent required. Free reverse append for your database may be available, please inquire.



Gold Star
Mortgage Financial Group 

We Help To Protect Your Database

Consumers who are in market for a new mortgage generally fund with the first or second lender that successfully engages them. What if you could know the moment someone in your database enters the market for a new mortgage?

We help you remove the guesswork and get ahead of your competition with the earliest indicator of your consumers' in-market behavior. Safely monitor your customers and prospects as they comparison shop across the internet.

Behavioral Data + Insights That Drive
Alerts Sooner Than The Competition

Gold Star
Mortgage Financial Group 

NOW AVAILABLE!

Pre-qualification with soft credit pull

- No Harm to Your Credit Score
- Does Not Show Up On Your Credit Report

The request for a soft credit report does not result in a credit inquiry, eliminating the impact that a credit inquiry may have on the applicant's credit score during the pre-qualification process.

Always Putting Our Clients First

*Gold Star Mortgage connects with Fannie Mae's Desktop Underwriter to provide a conditional approve/eligible recommendation during pre-qualification



Technology Powered By:



Soft Credit Pull Pre-Qualifications (No Harm To Credit Scores)

24/7 AUTOMATED PRE-QUALIFICATION AVAILABLE

PRE-QUALIFICATION WITH SOFT CREDIT PULL

- No Harm to Your Credit Score
- No Inquiry On Your Credit Report
- Available 24/7 - Online or Mobile App

The request for a soft credit report does not result in a credit inquiry, eliminating the impact that a credit inquiry may have on the applicant's credit score during the pre-qualification process.

PRE-QUALIFICATION WITH NO HARM TO YOUR CREDIT

*Gold Star Mortgage connects with Fannie Mae's Desktop Underwriter & Freddie Mac's Loan Product Advisor to provide an automated conditional approve/accept recommendation during pre-qualification.



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Written Pre-Qualification Now Available With **SOFT** Credit Report



HARD REPORT VS SOFT REPORT

- | | |
|--|--|
| <ul style="list-style-type: none"> • CAN affect credit score • PERMISSION is required • INQUIRY will show on credit report • FREQUENTLY used for loans/mortgages | <ul style="list-style-type: none"> • WON'T affect credit score • PERMISSION is not required • INQUIRY will not show on credit report • FREQUENTLY used for credit history verification |
|--|--|

RELATIONSHIP DRIVEN + COMMON SENSE LENDING

Credit Pull

HARD vs SOFT

Hard Pull

- CAN affect credit score
- REQUIRES your permission
- FREQUENTLY used for loans and mortgages

Soft Pull

- WON'T affect credit score
- PERMISSION is not required
- FREQUENTLY used for credit history verification

SOFT PULL CREDIT INQUIRY OPTIONS AVAILABLE

NOW AVAILABLE



NMLS#3446

Always Protecting The Client Experience

LOCK & SHOP%

You are able to shop for your new home with rate protection peace of mind.

- Fixed Rates
- VA, FHA, & USDA
- Fannie Mae & Freddie Mac
- Lock Periods Up To 90 Days
- No Property Address Required
- Conditional Loan Approval Not Required

Gold Star
Mortgage

Not available for DPA, Non-Agency, or ARM's.

Homeowner First ✨ Relationship Driven

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AUTOMATED INTEREST RATE LOCKS

We can set a target interest rate for our Clients in advance, so when the market drops to their desired rate, the system will auto-lock your loan.

Never again miss a market opportunity to save on your refinance!

NMLS #3446
Gold Star
Mortgage Financial Group



RATE LOCK FLOAT-DOWN POLICY

What happens if you lock your interest rate and then the market improves?

We offer a float-down option for our Borrowers during volatile rate environments.

One of three criteria must be met for float-down eligibility:

- Interest Rate must improve by a minimum of .125% or
- Origination Points/Credits must improve by a minimum of .25 or
- The Lock Period must increase.

Peace of mind for our Borrowers is very important to us!

Homeowner First – Relationship Driven

NMLS #3446
Gold Star
Mortgage Financial Group

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Mission Statement

Gold Star endeavors to provide the highest level of home financing guidance to our family of customers during their lifetime of changing homeownership needs. Our commitment to industry-leading technology, and collaborative innovation shapes our five-star Borrower experience and our culture that rewards high performance and continuous improvement.

Technology Powered By:

Gold Star
Mortgage

NMLS #3446
Gold Star
Mortgage Financial Group



Solutions for Real Estate Investors

CONSTRUCTION FINANCING FOR INVESTORS

- 85% LTC Max
- Non-Rural Only
- 75% LTV ARV Max
- 12 to 24 Month Terms
- 600 Minimum Credit Score
- Designed for Spec Investors
- Experienced Borrowers Only
- Project Must Be Shovel Ready
- Loan Amounts = \$300k to \$5M
- Loan Payments are Interest Only
- Exit Strategies = For Sale or For Rent
- Most Residential Property Types Considered



Relationship Driven – Common Sense Lending



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DSCR MORTGAGES For Real Estate Investors

- Up To 85% Loan-To-Value
- 620 Minimum Credit Score
- Up To \$3.5M Loan Amount
- Investment Properties Only
- Personal Income Not Disclosed
- Borrower Must Be an LLC or Corp.
- Personal Tax Returns Not Required
- Long-Term & Short-Term Rentals = OK
- Employment Verification Not Required
- SFR, Townhome, Condo, 2-4 Units = OK
- Interest Only Monthly Payments Allowed
- Foreign National As Personal Guarantor = OK
- Amount of Properties Financed = No Maximum
- Mortgage Does Not Report To Personal Credit Bureau

Monthly Payment Ability Based Solely On Subject Property Rent Schedule. There is No Minimum DSCR If Loan Is At Or Below 70% Loan-To-Value.

Common Sense Lending



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LAND LOANS

- Purchase Only
- Up To 65% LTV
- 20yr Max Term
- No Prepayment Penalty
- 660 Min TU Credit Score
- Loan Amounts \$100k to \$825k
- Full or Alt Doc Available To Qualify

Eligible Properties

- Individual Buildable Lots
- Income Producing w/Acreage
- Recreational Property (Hunting, etc.)

Ineligible Properties

- Development/Speculative Sites
- Zoned Industrial or Commercial
- Adjacent or Containing Hazards

Relationship Driven – Common Sense Lending

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DSCR 2nd Mortgages FOR INVESTMENT PROPERTIES

- Max 70% CLTV
- Minimum DSCR 1.00
- Must Close As LLC or Corp
- Investment Properties Only
- \$2.5M Max Combined Liens
- Asset Reserves Not Required
- \$100k Minimum Loan Amount
- Must Be In Second Lien Position
- Foreign Nationals, ITIN, DACA Are Eligible
- 660 Minimum Credit Score For Guarantor
- SFR, 2-4 Units, Condos & Non-Warrantable
- Guarantor Income Not Disclosed Nor Verified
- 1st Lien Amount Must Be Higher Than 2nd Lien



Relationship Driven – Common Sense Lending

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REAL ESTATE INVESTORS

Everyone seems to teach “Buy – Fix – Sell”

Let us show you “Buy – Fix – Hold”

Selling creates income, Holding builds Wealth
P.S. It's good to do both!

*No Tax Returns Needed



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95% FINANCING FOR INVESTMENT PROPERTIES

UP TO 95% FINANCING
620 MINIMUM CREDIT SCORE

A primary residence can be purchased for a child or parent who is unable to work or who does not have sufficient income to qualify for a mortgage. The buyer will be considered the owner-occupant even though they will not live in the house. Buyers are able to obtain financing at the same interest rates and terms as a primary residence under these circumstances. They do not have to use second home or investment property requirements. Your income must be high enough to cover the mortgage payment for your primary residence and the residence you want to buy for your parent or dependent child.

RELATIONSHIP DRIVEN – HOMEOWNER FIRST



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5% Down Payment Multi-Unit Financing

- Up To 4 Units
- Up To 95% LTV
- 620 Minimum Credit Score
- Self-Sufficiency Rule Is N/A
- Must Be A Single Lot Or Parcel
- Landlord Experience Not Required
- One Unit Must Be Owner Occupied
- Purchase | R/T | Cash Out Refinance
- Rental Income Is Used To Help Qualify
- 57 Visa Statuses For Non-US Citizens Qualify

Maximum loan amount will depend on the property State location and number of total units.

Net rental income used to qualify can be existing rent collected. If vacant, net market rent may be used.

Homeowners First – Relationship Driven

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DSCR UP TO 10 UNITS

- Up To 75% LTV
- DSCR Must Be \geq 1:1
- Max Loan Amount = \$3M
- 620 Minimum Credit Score
- Investment Properties Only
- Up To 10 Units Multi-Family
- Up to 8 Units for Mixed Use
- LLC or Corp Ownership = OK
- Interest Only Payments Allowed
- Guarantor Income Not Disclosed
- Foreign National Borrowers = OK



Relationship driven – Common Sense Lending

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AN INVESTOR'S DREAM COME TRUE!

Blanket Loans for Investors

- Wrap multiple properties into one loan
- Investment Properties Only
- Minimum 5 Units in Blanket Loan
- 620 Minimum Credit Score
- SFR, Condo, 2-4 Units = OK
- Up to 75% LTV per Property
- Non-Recourse Allowed
- \$100k Min Loan per Property
- Full Appraisal Required per Property
- DSCR is Allowed as Low as 0.70
- Other Restrictions May Exist – Please Inquire



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Serving the Under-Served

Do you need a Spanish Speaking Point of Sale with the option of English or Spanish Applications?

Spanish



English



Leading You Home

- Fannie Mae
- Freddie Mac
- VA | FHA | USDA
- Renovation Loans
- Jumbo Mortgages
- Reverse Mortgages
- Construction Loans
- Home Equity Loans
- Non-QM Mortgages
- Condos & Co-Ops
- Log Cabin Mortgages
- Purchase & Refinance
- Interest Only Payments
- Acreage & Hobby Farms
- Short Term Bridge Loans
- SFR, 2-4 Units, Condos, Mixed Use, Multifamily
- Primary Residence | 2nd Home | Investment Property
- Low Documentation Mortgages
- 0% Down Payment Mortgages
- Cannabis Industry Mortgages
- Bank Statements Mortgages
- Investor Blanket Mortgages
- Foreign National Borrowers
- Manufactured Home Loans
- Non U.S. Citizen Mortgages
- Cross-Collateral Mortgages
- Niche Specialty Mortgages
- Down Payment Assistance
- Non-Warrantable Condos
- Investor DSCR Mortgages
- Non-Recourse Mortgages

HOMEOWNER FIRST **RELATIONSHIP DRIVEN**
ASK US HOW YOU CAN MAKE AN OFFER WITH NO LOAN CONTINGENCY

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Down Payment Assistance

- 100% Financing - Zero Down Payment
- 96.5% 1st Mortgage + 3.5% 2nd Mortgage
- Both Mortgages Close Simultaneously
- 2nd Mortgage is Deferred (no interest)
- 2nd Mortgage Note Rate is 0%
- 2nd is Non-amortizing Loan with No Payments
- 2nd Loan Forgiveness Feature (forgivable)
- No First-Time Homebuyer Requirement
- Borrower Must Occupy as Primary Residence
- Non-Occupant Co-Borrowers Allowed
- 600 Minimum FICO
- Seller Concessions are Allowed
- Buyer(s) Required Funds to Close = \$0



Eligible Properties

- Single Family Residence
- Duplexes
- PUDs + Townhomes
- Condominiums
- MFG Doublewide

Qualifying Income

- No Income Limits Apply
- FHA County Loan Limits Apply

PLEASE INQUIRE ABOUT FORGIVABLE PARAMETERS



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ITIN MORTGAGES

Designed to help Borrowers that live & work in the U.S. with an individual tax ID number but no social security number



- Valid ID Required
- Visa Not Required
- Gift Funds Allowed
- Full Doc & Alt Doc Available
- As Low As 3.5% Down Payment
- Purchase | R/T | Cash-Out Refinance
- SFR | Townhomes | 2-4 Units | Condos
- Full Doc | 12mo or 24mo Bank Statements
- No FICO Is OK - If FICO is Available, Must Be > 620
- Primary Residence | 2nd Home | Investment Property

Foreign Nationals May Be Allowed
Use Income Docs From Country of Origin
DSCR Allowed for Investment Properties
No Disclosure nor Verification of Income & Employment

HOMEOWNER FIRST - RELATIONSHIP DRIVEN



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NON-US CITIZENS

Up To 97% Financing Options To Buy A Home For These Immigration Statuses

- | | | | | | |
|----------|---------|----------|----------|-----------|-------|
| • A-1 | • C-1 | • H-4 | • NATO-1 | • P-3 | • T-4 |
| • A-2 | • G-2 | • I | • NATO-2 | • P-4 | • TD |
| • A-3 | • G-3 | • IR1 | • NATO-3 | • R-1 | • TN |
| • Asylum | • G-4 | • ITIN | • NATO-4 | • R-2 | • TPS |
| • C-08 | • G-5 | • J-1 | • NATO-5 | • Refugee | • U-1 |
| • CR1 | • H-1A | • J-2 | • NATO-6 | • S-1 | • U-2 |
| • CR6 | • H-1B | • K-1 | • NATO-7 | • S-2 | • U-3 |
| • DACA | • H-1B1 | • K-3 | • O-1 | • S-5 | • U-4 |
| • E-1 | • H-1B2 | • K-4 | • O-2 | • S-6 | • V-1 |
| • E-2 | • H-1B3 | • L-1A | • O-3 | • S-7 | • V-2 |
| • E-3 | • H-1C | • L-1B | • P-1A | • T-1 | • V-3 |
| • E-3D | • H-2A | • L-2 | • P-1B | • T-2 | |
| • F-1 | • H-2B | • NACARA | • P-2 | • T-3 | |

Gold Star Mortgage **Sharing The American Dream Of Homeownership**

Non-traditional mortgage financing options may be available to Foreign Nationals without these documents.
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Second Chance Mortgage Program



- 1 Day After Bankruptcy
- 1 Day After Foreclosure
- Up to 80% LTV Financing
- 620 Minimum Credit Score
- \$1.5M Maximum Loan Amount
- Interest Only Payments Available
- Purchase | R/T | Cash Out Refinance
- Full Doc + Alt Doc Options to Qualify
- Non-Occupant Co-Borrowers Allowed
- Most Residential Property Types Considered
- Primary Residence | 2nd Home | Investment Property

RELATIONSHIP DRIVEN - HOMEOWNER FIRST



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WE WANT TO HELP

Approvals with 500+ Credit Scores

LOW DOWN PAYMENTS AVAILABLE

VA + FHA + USDA LOAN PROGRAMS



HOMEOWNER FIRST - RELATIONSHIP DRIVEN



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DSCR MORTGAGES FOR ITIN OR FOREIGN NATIONALS



- DSCR Must Be >= 0.75
- Max Loan Amount - \$1M
- Up To 75% Maximum LTV
- Investment Properties Only
- Full Doc & Alt Doc Available
- Foreign Passport Is Required
- Ok To Close In LLC Ownership
- SFR, Condos, & 2-4 Units = OK
- Purchase or Cash-Out Refi = OK
- Borrower Income Not Disclosed

680 Minimum Credit Score (No Credit Score = OK)
Borrower Employment Is Disclosed (Verification Not Required)

FOR ITIN ONLY VALID US GOV'T ID IS REQUIRED
VALID ITIN VERIFICATION IS REQUIRED

Down Payment & Reserves Will Be Verified With 2 Months Bank Statements. A Signed Letter Explaining Recent Large Deposits Will Be Acceptable.

RELATIONSHIP DRIVEN | COMMON SENSE LENDING

SUPER JUMBO FOR FOREIGN NATIONALS



- Up To 75% LTV
- U.S. Credit Not Required
- Loan Amount Up to \$5M
- Foreign Passport Required
- Foreign Bank Statements = OK
- Most Property Types Considered
- 2 Months Bank Statements Required
- Down Payment Must Be From U.S. Account

Relationship driven | Common Sense Lending

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Renovation & Construction Lending



Gold Star Mortgage California Renovation Programs

	FHA 203(k) Limited	FHA 203(k) Standard	Fannie Mae® HomeStyle®	Fannie Mae® HomeStyle® Limited	Freddie Mac CHOICERenovation®	Freddie Mac CHOICERenovation® Limited	VA Renovation	USDA Renovation	Second Mortgage	Home Equity Line of Credit
Program Type	Government	Government	Conventional (may be combined with HomeReady®)	Conventional (may be combined with HomeReady®)	Conventional (may be combined with Home Possible®)	Conventional (may be combined with Home Possible®)	Government	Government	Institutional Portfolio	Institutional Portfolio
Loan Purpose	Purchase/Refinance	Purchase/Refinance	Purchase/Refinance	Purchase/Refinance	Purchase/Refinance	Purchase/Refinance	Purchase/Refinance	Purchase/Refinance	Purchase/Refinance	Purchase/Refinance
Occupancy	Primary Residence Only	Primary Residence Only	Primary Residence, 2nd Homes, Investment Properties	Primary Residence, 2nd Homes, Investment Properties	Primary Residence, 2nd Homes, Investment Properties	Primary Residence, 2nd Homes, Investment Properties	Primary Residence Only	Primary Residence Only	Primary Residence, 2nd Homes, Investment Properties	Primary Residence, 2nd Homes, Investment Properties
Property Types	Single Family Residence, PUDs, FHA Approved Condos, 2-4 Units, Manufactured Homes, and HUD REO	Single Family Residence, PUDs, FHA Approved Condos, 2-4 Units, Manufactured Homes, and HUD REO	Single Family Residence, PUDs, Condos, 2-4 Unit Primary Residence, Manufactured Homes	Single Family Residence, PUDs, Condos, 2-4 Unit Primary Residence, Manufactured Homes	Single Family Residence, PUDs, Condos, 2-4 Unit Primary Residence, Manufactured Homes	Single Family Residence, PUDs, Condos, 2-4 Unit Primary Residence, Manufactured Homes	Single Family Residence, PUDs, VA Approved Condos, 2-4 Units, and Manufactured Homes	Single Family Residence, PUDs, VA Approved Condos, 2-4 Units, and Manufactured Homes	Primary Residence, 2nd Homes, Investment Properties	Primary Residence, 2nd Homes, Investment Properties
Minimum Equity Required	3.5% Minimum	3.5% Minimum	5% Minimum	5% Minimum	5% Minimum	5% Minimum	0% Minimum	0% Minimum	5% Minimum	5% Minimum
Minimum FICO	620	620	620	620	620	620	620	620	620	620
Contingency Reserve	Minimum 10%; 15% if utilities off or if Mold/Fire/Water damage is present; 20% underwriter's discretion	Minimum 10%; 15% if utilities off or if Mold/Fire/Water damage is present; 20% underwriter's discretion	Minimum 10%, up to 15%	Minimum 10%, up to 15%	Minimum 10%, up to 20%	Minimum 10%, up to 20%	Minimum 10%; 15% if utilities off or if Mold/Fire/Water damage is present	Minimum 10%; 15% if utilities off or if Mold/Fire/Water damage is present	Not Required	Not Required
Luxury Items	Not Allowed	Not Allowed	Allowed (see guidelines)	Allowed (see guidelines)	Allowed (see guidelines)	Allowed (see guidelines)	Allowed (see guidelines)	Allowed (see guidelines)	Allowed (see guidelines)	Allowed (see guidelines)
Structural Repairs	Not Allowed	Allowed	Allowed	Allowed (see guidelines)	Allowed	Allowed (see guidelines)	Minor Structural Repairs Allow (see guidelines)	Allowed (see guidelines)	Allowed (see guidelines)	Allowed (see guidelines)
Number of Draws	2 Draws Maximum 50% of repair amount is provided at closing; Remaining 50% at completion of project	5 Draws Maximum	5 Draws Maximum	1 Draw at completion of project	5 Draws Maximum	1 Draw at completion of project	3 Draws Maximum	3 Draws Maximum	3 Draws Maximum	3 Draws Maximum
Materials Draws Allowed	Not Allowed	Allowed	Allowed	Not Allowed	Allowed	Not Allowed	Not Allowed	Not Allowed	Not Allowed	Not Allowed
Minimum/Maximum Repair Amounts	No minimum repair amount • \$35k max • \$50k max COZ • County loan limits apply *Including fees & contingency	\$5,000 minimum in single repairs • County loan limits apply	No minimum repair amount \$50,000 maximum on Manufactured Homes *Includes fees & contingency	No minimum repair amount \$50,000 maximum *Includes fees & contingency	No minimum repair amount \$50,000 maximum *Includes fees & contingency	No minimum repair amount \$50,000 maximum *Includes fees & contingency	No minimum repair amount \$50,000 maximum *Includes fees & contingency	No minimum repair amount \$50,000 maximum *Includes fees & contingency	No minimum repair amount \$50,000 maximum *Includes fees & contingency	No minimum repair amount \$50,000 maximum *Includes fees & contingency

A · D · U ACCESSORY DWELLING UNIT

Buy A Home + Build An ADU Both At The Same Time

- Up To 97% LTV For Both
- May Be Attached or Detached
- Swimming Pool Install Also OK
- LTV Based On "As Finished Value"

Perfect For:
Rental, Granny Flat, Quiet Space, Home Office, Home School

Homeowner First Relationship Driven



RENOVATION LOANS



- Fannie Mae® HomeStyle® Renovation
- Freddie Mac CHOICERenovation®
- FHA 203(k) Renovation
- VA Renovation
- USDA Renovation

We Finance Fixer-Uppers To Help Make Your Home Beautiful

We Will Use "After Repair Value" Available for Purchase & Refinancing



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Renovation Lending For A Primary Residence



- Up To 100% Financing
- Minimum 620 Credit Score
- Multiple Guidelines Options
- LTV Based On "As Finished Value"



Allowable Upgrade Options:
Structural, Foundation, Cosmetic Updates, Landscaping, Attached or Detached Structure, Incomplete Repairs, Load-Bearing Walls, Swimming Pool, Outdoor Living Area, & More!

Homeowner First Relationship Driven

Options Include: Fannie Mae HomeStyle®, Freddie Mac CHOICERenovation®, FHA 203(k), VA Renovation, & USDA Renovation.

CONSTRUCTION LENDING

FNMA | FHA | VA | USDA | Non-Agency



- Up To 100% LTV
- Up To 55% Debt Ratio
- Tear Down & Rebuild = OK
- \$20 Minimum Credit Score
- \$5M Maximum Loan Amount
- \$175k Minimum Loan Amount
- Land Acquisition Included = OK
- SFR | Modular | MFG | 3D | 2-4 Units
- Appraised As "Subject To Completion"
- Self-Build, Self-Help, Sweat Equity = Not Allowed
- Primary Residence | 2nd Home | Investment Property

Full Builder Package Needed With Loan Application



- Construction Statement
- Acceptable Property Survey
- Floor Plans, Specifications, & Elevations
- Builder Detailed Resume, License, & Insurance
- Added Terms & Conditions Will Vary Depending On Specific Product, Please Inquire

RELATIONSHIP DRIVEN COMMON SENSE LENDING

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ADDITIONAL (ADU) DWELLING UNIT

UNPERMITTED OR MULTIPLE ADU'S

- Up To \$5M
- Max Acreage = N/A
- Max Cash Out = N/A
- Multiple ADUs = OK
- Manufactured ADU = OK
- Mixed Use Property = OK
- Hobby Farm = Considered
- Converted Live-Work = OK
- Multiple Parcels = Considered
- Unpermitted ADU = Considered
- Multi-Family w/ADU = Considered
- Log Homes, Off Grid & Seasonal Homes



Purchase or Cash-Out Refinance
Primary Residence | Second Home | Investment Property

Relationship Driven Common Sense Lending

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Unique Properties



WE LOVE LOG CABINS

- Up to 20 Acres Allowed
- Financing Up to 80% LTV
- 620 Minimum Credit Score
- Max \$3,000,000 Loan Amount
- Purchase | R/T | Cash-Out Refinance
- Interest Only Payments Available
- Primary Residence or Vacation Homes
- Alternative Income Documents Allowed
- Some Geographic Restrictions May Apply

Common Sense Lending – Leading You Home



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FINANCING FOR HOMES ON ACREAGE & HOBBY FARMS



- Unique ADU is ok
- No cap on acreage
- Multiple parcels are ok
- Loans up to \$5,000,000
- Only one appraisal needed
- Mixed use properties are ok
- TBD pre-approvals provided
- Unpermitted additions are ok
- No land to home value ratio requirements
- Log homes, off grid, & seasonal homes considered
- For cash-out refinancing:
 - No title seasoning required
 - No max/cap cash in hand

Relationship Driven – Leading You Home



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WE LOVE MANUFACTURED HOMES



- Purchase | R/T | Cash-Out
- 620 Minimum Credit Score
- Geographic Restrictions May Apply
- Private Land or Leased Land Communities
- Owner Occupied Only if on Leased Land
- 660 Minimum Credit Score if on Leased Land

We can lend on twice moved homes, homes that are not permanently affixed to the property, and homes that are considered *PreHud (built before June 15, 1976). *Conditional depending on state/location

Common Sense Lending – Leading You Home



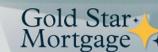
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CROSS-COLLATERAL MORTGAGES

2 PROPERTIES — 1 LOAN

- Up to \$30M Loan Amount
- 660 Minimum Credit Score
- Up to 90% LTV For Refinances
- Up to 100% LTV For Purchases
- Primary Residence | 2nd Homes | Investment Properties

Buy Before You Sell
Up to 100% Financing



Relationship Driven + Common Sense Lending

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NON-WARRANTABLE CONDOS & CO-OPS

INSTITUTIONAL FINANCING



- Up To 80% LTV
- Unlimited Cash-Out Refinance – No Title Seasoning Required
- Units <500 sq ft = OK
- Primary Residence | 2nd Home | Investment Property
- \$5M Max Loan Amount
- Investment Property Owned By LLC Is Allowed
- Commercial Space = OK
- Non-Warrantable Condo | CondoTel | Co-Op
- Low Association Reserves = OK
- Investors >50% Of Building Ownership = OK
- Foreign National Borrower = OK
- Gifted Down Payment & Reserves Allowed
- Full Doc & Alt Doc Available To Qualify
- One Person Owns >10% Of Building = OK
- New Construction Projects Considered

2nd Mortgages Available Up To 95% CLTV - Please Inquire For Details

RELATIONSHIP DRIVEN LEADING YOU HOME

All Reasons For Non-Warrantability Considered Except Structural or Construction Litigation.

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CONDO-TEL FINANCING

- Up To 75% LTV
- Short-Term Rental = OK
- Loan Amounts Up To \$5M
- Gifted Down Payment = OK
- Full Doc & Alt Doc Available
- Units Under 500 sq ft Allowed
- Investment Closing as LLC = OK
- Foreign National Borrower = OK
- New Projects w/No Sold Units = OK



PURCHASE | R/T | CASH-OUT REFINANCE
PRIMARY RESIDENCE | 2ND HOME | INVESTMENT PROPERTY

DSCR Is Available For Investment Properties
(DSCR = No Income/Employment Disclosed)

Common Sense Lending Relationship Driven

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Second Mortgages

WANT EXTRA MONEY OR DEBT CONSOLIDATION?

2nd Mortgage or Home Equity Line of Credit



- Up To 50% DTI
- Up to 95% CLTV
- \$50,000 to \$500,000
- 640 Minimum Credit Score
- Paying Off Debts to Qualify is OK
- Adjustable & Fixed Rates Available
- Full Doc & Alt Doc Available to Qualify
- Stand-Alone 2nd Liens and Piggybacks are OK
- 30yr Amortized or Interest Only Payments Available
- Option to Use New Appraised Value if Owned >6 Months
- Primary Residence | 2nd Homes | Investment Properties
- SFR, Townhomes, Modular, 2-4 Units, Condos + Non-Warrantable Condos

Minimum 4 years since foreclosure, short sale, or BK. No multiple events in most recent 7 years.

HOMEOWNER FIRST



RELATIONSHIP DRIVEN

FULL & ALT DOC AVAILABILITY TO QUALIFY

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SECOND MORTGAGES



LOWER DOCUMENTATION OPTIONS

- Up To 85% CLTV
- ITIN Borrower = OK
- DACA Borrower = OK
- 30yr Fixed Term Loan
- DSCR To Qualify = OK
- Max 25 Acre Property
- Concurrent or Stand-Alone = OK
- New Loan Must Be In 2nd Lien Position
- Purchase | Rate/Term | Cash-Out Refinance
- SFR | PUD | 2-4 Units | Condo (Non-Warrantable OK)
- Primary Residence | Second Home | Investment Property



Qualify with Bank Statement Deposits, 1099, WVOE, or DSCR.

**Property is disqualified if zoning violations or PACE obligations exist.*



RELATIONSHIP DRIVEN ✦ COMMON SENSE LENDING

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SECOND MORTGAGES FOR NON-WARRANTABLE CONDOS

We are your go-to lender

- Cash-Out Refinance = OK
- \$500K Max Loan Amount
- 640 Minimum Credit Score
- 2nd Lien Position Up To 95% CLTV
- 30yr Fixed Payment or I/O Line Of Credit
- We Don't Require A Condo HOA Questionnaire
- Primary Residence | 2nd Home | Investment Property
- Visa Statuses Considered = DACA, E-1, H Series, I-766/EAD, L, TN

Certain State & County restrictions may apply.

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DSCR 2nd Mortgages

FOR INVESTMENT PROPERTIES

- Max 70% CLTV
- Minimum DSCR 1.00
- Must Close As LLC or Corp
- Investment Properties Only
- \$2.5M Max Combined Liens
- Asset Reserves Not Required
- \$100k Minimum Loan Amount
- Must Be In Second Lien Position
- Foreign Nationals, ITIN, DACA Are Eligible
- 660 Minimum Credit Score For Guarantor
- SFR, 2-4 Units, Condos & Non-Warrantable
- Guarantor Income Not Disclosed Nor Verified
- 1st Lien Amount Must Be Higher Than 2nd Lien



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Creative Lower Monthly Payments

Gold Star Mortgage

HECM – HOME EQUITY CONVERSION MORTGAGE

THERE ARE NO REQUIRED MONTHLY LOAN PAYMENTS, ONLY TAXES & INSURANCE

- Flexible Repayment Features
- Must Be A Primary Residence
- Minimum Down Payment = 29%
- Borrower(s) Must Be 62 Or Older
- No Minimum Credit Score Required
- No Monthly Loan Payment is Required
- SFR, PUD, Condo, Townhome, Modular, 2-4 Units

A Federal Housing Administration (FHA) insured program, HECM for Purchase has a non-recourse feature, which means the borrower can never owe more than the home is worth when the loan is repaid. The home is the only source of repayment, regardless of the loan balance at maturity. The loan is only due when you move out permanently, sell the home, or pass away.

Homeowner First + Relationship Driven

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JUMBO 3-2-1 BUYDOWN

YEAR 1 PAYMENT = 3% BELOW LOCKED RATE PAYMENT
YEAR 2 PAYMENT = 2% BELOW LOCKED RATE PAYMENT
YEAR 3 PAYMENT = 1% BELOW LOCKED RATE PAYMENT

- Primary Residence Only
- Up To \$3M Loan Amount
- Up To 89.9% LTV Available
- Purchase Transactions Only
- Contribution Allowed From Seller, Builder, or Agent

DTI Calculated Based On Fully Amortized Note Rate Payment. If the loan pays off prior to the end of the buydown period, the remainder of the buydown fund is credited to the borrower in the payoff calculation.

Homeowner First – Relationship Driven

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3-2-1 BUY-DOWN

Year 1 Rate = 3% Below Locked Rate Payment
Year 2 Rate = 2% Below Locked Rate Payment
Year 3 Rate = 1% Below Locked Rate Payment

- 30yr Fixed Rate Only
- Up To \$3M Loan Amount
- Purchase Transactions Only
- Low Down Payment Options
- Conventional, FHA, VA, & Jumbo
- Full Doc & Alt Doc Available To Qualify
- Not Available For Investment Properties
- Contribution Allowed From Seller or Builder
- DTI Calc Based On Fully Amortized Note Rate Payment

Certain Guidelines Will Adjust Based on Loan Program. Please Inquire.

If the loan pays off prior to the end of the buy-down period, the remainder of the buy-down fund is credited to the Borrower in the payoff calculation.

Homeowners First + Relationship Driven

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Graduating Payments Mortgage

GET THE LOWEST FIRST YEAR PAYMENT POSSIBLE

- Up To 75% LTV
- 30yr Fixed Rate
- Primary Residence Only
- **Buy-Down Not Required**
- Full or Alt Doc To Qualify
- 660 Minimum Credit Score
- \$3M Maximum Loan Amount
- Qualify Using Year 6 Payment
- Most Property Types Considered

Year 1 Payments Calculated At 2% Below Note Rate & Payment Increases 5% Per Year.

Relationship Driven + Common Sense Lending

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INTEREST ONLY PAYMENTS

- Rate is Fixed for 40 Years
- I/O Payments for 10 Years
- Loans Up to \$3,000,000
- Eligible for Full Doc, DSCR, & Alternative Doc
- Primary Residence & Investment Properties
- Investment Property Qualifies at I/O Payment
- Primary Residence Qualifies at 30 Year Amortized Payment

Homeowner First – Relationship Driven

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REDUCED RATE MORTGAGES DURING DIVORCE

Cash-Out Up To 95% Of Property Value Treated As Rate/Term Refinance

- Up To 95% Loan-To-Value
- 620 Minimum Credit Score
- No Cash-Out Risk Adjustment
- We Price As Rate/Term Refinance
- New Trust Income May Be Used To Qualify
- Non-Occupant Co-Borrower OK To Help Qualify

Existing 1st Mortgage Is Paid Off + Cash-Out Paid To Spouse
Cash-Out Proceeds Must Be Used For Spousal Equity Buy-Out

Relationship Driven

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DEFERRED INTEREST MORTGAGE

MONTHLY PAYMENT EQUALS 2.5% BELOW THE NOTE RATE FOR 5 YEARS

- 5/6 ARM
- 700 Min Credit Score
- California & Florida Only
- Full or Alt Doc To Qualify
- All Occupancy Types Eligible
- Loan Amounts \$750k to \$30M
- Most Property Types Considered
- Vesting Allowed In Trust, Corp, LLC

Payment Flexibility So Your Money Can Work For You!

Relationship Driven + Common Sense Lending

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Complicated Borrower Income

Cannabis Industry Owners & Employees

- \$4,000,000 Max Loan Amount
- Up To 90% Mortgage Financing
- First Time Real Estate Investors = OK
- Purchase | R/T | Cash-Out Refinance
- Full Doc or Alt Doc Options to Qualify
- Most Residential Property Types Considered
- Primary Residence | 2nd Home | Investment Property

Borrower + Subject Property must be located in a State where cannabis has been legalized & business is licensed accordingly.

Homeowner First – Relationship Driven

CRYPTO CURRENCY ALLOWED

Non-Agency Mortgage Programs

- Up To 90% Loan-To-Value
- \$3.5M Max Loan Amount
- 620 Minimum Credit Score
- Bitcoin & Ethereum Are Eligible
- Non-Occupant Co-Borrowers Allowed
- Full & Alt Doc Available To Qualify Income
- Most Residential Property Types Considered
- Permanent & Non-Permanent Residents Allowed
- Primary Residence | 2nd Home | Investment Property

Crypto May Be Used For Down Payment, Closing Costs & Reserves

Valuation for down payment & closing costs will be the cash value once liquidated & deposited into an established U.S. bank account. Reserves will be 50% of the valuation within 30 days of the loan note date, as determined by the Coinbase exchange.

Common Sense Lending

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Self-Employed Borrowers

Business P&L Qualifier

- Up To 80% LTV
- \$2.5M Max Loan Amount
- 640 Minimum Credit Score
- Most Property Types Allowed
- Interest Only Payments Allowed
- Most Recent 12 Month Business P&L
- CPA or Tax Preparer Signature Not Required
- Primary Residence | 2nd Home | Investment Property

Most Recent 2 Months Business Bank Statements Must Match Annualized P&L

Relationship driven Common Sense Lending

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BUY BEFORE YOU SELL

The mortgage payment on the departing primary residence is excluded from the qualifying ratio on the new primary residence!

- Primary Residence Only
- Bridge Loan Not Required
- 640 Minimum Credit Score
- \$3M Maximum Loan Amount
- Alt Doc Allowed With Exceptions
- Non-U.S. Citizens Are Considered
- Cross Collateralization Not Required
- Non-Occupant Co-Borrower Allowed
- Most Residential Property Types Considered
- Flexible Exceptions With Compensating Factors
- Departing Primary Mortgage Payment(s) Disregarded

Departing Primary Residence Information
HELOC May Be Used As Down Payment on New Home
Must Be Listed For Sale Or Rented Prior To New Funding
No Minimum Equity Requirement: With 680+ Credit Score

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11 WAYS TO INCOME QUALIFY

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Need 1 of 11 – Not All Eleven

- Full Documentation
- Asset Depletion Calculation
- Non-Occupant Co-Borrower
- Income Received From A Trust
- CPA Letter or P&L For Self-Employed
- Most Recent 12 or 24 Months Bank Statements
- Most Recent 30 Days 1099 Payroll If Under Contract
- If Liquid Assets Exceed The Loan Amount Requested
- No Ratio – Employment & Income Sections Are Blank
- DSCR – Investment Property Cash Flow Solely Analyzed
- Trailing Primary Residence Payment Removed From Ratio

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BANK STATEMENT MORTGAGES

QUALIFY USING BANK STATEMENT DEPOSITS

- Up To Max LTV = 90%
- Max Loan Amount = \$4M
- 680 Minimum Credit Score
- Borrower Must Be Self-Employed
- 12 Months Bank Statements Needed
- Market Rent May Be Added To Qualify Income
- 12-Month Average of Deposits To Qualify Income
- Primary Residence | 2nd Home | Investment Property
- Combining Personal & Business Bank Statements = OK

SFR, Condos, & 2-4 Units = OK
Non-Warrantable Condos Are Strongly Considered

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95% JUMBO FINANCING

Better pricing & loan terms than traditional JUMBO financing.

- 700 Minimum Credit Score
- Up To \$13M Purchase Price
- Combined 1st + 2nd Mortgage
- Up To 95% CLTV (Primary Res)
- Up To 85% CLTV (Investment Prop)
- Mortgage Insurance Is Not Required
- 1-4 Unit, PUD, Townhome, & Condos
- Cash-Out Refinance OK Up To 95% CLTV

Higher Loan Amounts Available For Multi-Units & High Balance Counties

Relationship driven Common Sense Lending

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SUPER JUMBO LOANS

- Up To \$30M
- Jumbo Up To 95% CLTV
- Non-U.S. Citizens May Qualify
- Fixed Rates & ARM's Available
- Super Jumbo Up To 80% CLTV
- Most Property Types Considered
- Full or Alt Doc Available To Qualify
- Purchase | R/T | Cash-Out Refinance
- Interest Only Payments Are Optional
- DSCR For Investment Properties = OK
- Primary Residence | 2nd Home | Investment Property

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Complicated Income Mortgages

Primary Residence or Second Homes

- 80% LTV Maximum
- 620 Minimum Credit Score
- \$2M Maximum Loan Amount
- 1/0 Monthly Payments Optional
- Most Property Types Considered
- Owner Occupied or Second Homes
- Purchase | R/T | Cash-Out Refinance
- Most Non-U.S. Citizen Visa's Considered

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Income Section Is Left Blank
Employment Section Is Left Blank
Neither Section Is Disclosed Nor Verified

Relationship Driven Common Sense Lending

Completing A Brief Online Homeowner Course Is Required To Qualify

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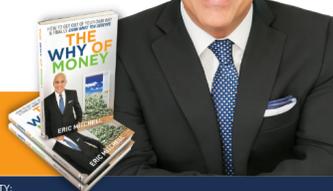
Eric Mitchell is the author of the new book "The Why of Money", an introspective look at How To Get Out Of Your Own Way and Finally Earn What You Deserve!

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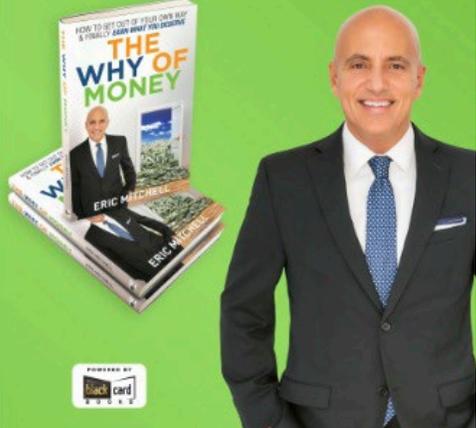
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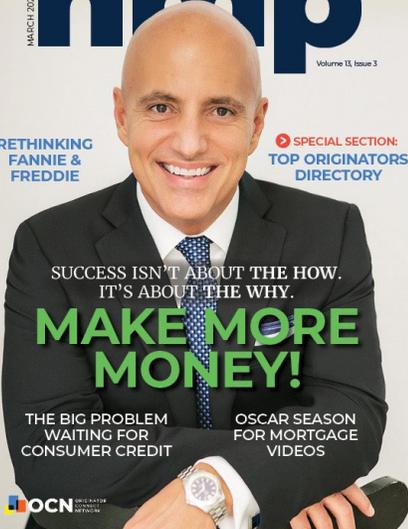
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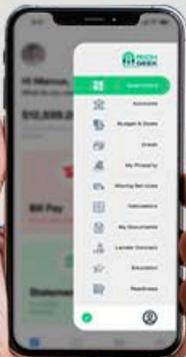
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