

Now Offering an Amazing Portfolio Jumbo Loan Well Priced and Very Flexible

Loan Features

- Loans up to \$2.5mm
- Interest Only Option
- Up to 48% DTI on Exception Basis
- Only 1 Appraisal Required to \$2.5mm Loan Amount
- Fico Scores as Low as 680 on the 5/1 Fixed.
 On the 7/1 Fixed 700 Fico Score Needed
- Alternative Income Considered
 - o Asset Depletion
 - o 1 Year Tax Returns
 - Profit and Loss Income
 - Non Occupant Co-Borrowers
- Investment Properties up to \$ 1mm
- No limit on number of properties owned(5 Year only)

Loan Exceptions

- Short Sale over 2 Years
- Bankruptcy 4 Year wait period (Both)
- Cash Out Exceptions Over \$500,000 to \$1mm
- Foreclosure 4 years if completed through Bankruptcy
- Non-Warrantable Condos (5 Year only)
- Borrower new to USA no credit (case by case) purchase, refi to 75% (Must work in US)
- Valid ITIN # (Foreign National) TIN For non citizens

<u>I am always available for any questions or scenarios you may have.</u> Call or email me for information scenarios and pricing (818) 882-LEND (5363) <u>info@mortgagewest.net</u>

Lane Adler President

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