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**Lender Type: Prime**

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**Company:** AME Financial Corp  
**AEName:** Dan Knecht  
**Email:** dknecht@amefc.com  
**Phone #:** (770) 406-2138  
**Cell #:** N/A  
**fax #:** (770) 406-2220

**Staff Contacts**

N/A

**Niche Guidelines:**

Full Income/No Assets, SIVA, My Community, First Time Home Buyers?, Non-Conforming Jumbo Loans, 2nd Home, Non-Owner, Lender Paid MI

**Highlights:**

**Title**

**SubTitle** AME FINCNANCIAL

**Territory:**

Alabama, Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nevada, New Mexico, North Carolina, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Virginia, Washington

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nevada, New Mexico, North Carolina, Oregon, South Carolina, Tennessee, Texas, Virginia, Washington

**Closing Procedure:**

Once conditions cleared, allow 24 hrs to close

**Mortgage Clause:**

AME Financial and/or its successors

6455 Shiloh Rd,

Alpharetta, GA 30005

**General Credit Guidelines:**

620+

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**Company:** AMTRUST BANK  
**AEName:** JERRY CUMMINGS  
**Email:** jcummings@amtrust.com  
**Phone #:** (888) 321-6700  
**Cell #:** (614) 264-6700  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Gift Funds, Gift of Equity, Non-Purchasing Spouse, Non-Occupant Co-Borrower, Perm Aliens, Owner-User, Refi Cash Out, SIVA, Church, Light Industrial, Mobile Home parks-NEW, Office Buildings, Office Condo, Retail, Self Storage, Strip Shopping Center, No Score, No Tradelines, 24 Month Bank Statements, Business Bank Statements, VOE Only, My Community, First Time Home Buyers?, 100% LTV-O/O, Rural Property, 10+ Acres, 2nd Home, Condo Conversions, High Rise Condo, Leasehold, Log Homes, Lot/Land, Mixed Use, Modular, Non Warrantable Condos, Bridge Loans, Land Contract, Lease Option, More than 10 Properties owned, Declining Value OK, Lender Paid MI, Agricultural, Rural

**Highlights:**

**Territory:**

Ohio

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

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**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Banco Popular

**AEName:** Dead AE

**Email:** dead@ae.com

**Phone #:** (111) 111-1111

**Cell #:** N/A

**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, Non-Purchasing Spouse, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Foreclosure, No Score, Alternative Credit, No Tradelines, One Score, 12 Month Bk. Statements, Alt/Limited Doc, Full Income/No Assets, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 100% LTV-O/O, Assets/Funds, 10+ Acres, Leasehold, Lot/Land, Non Warrantable Condos, Non-Owner, Seller Held seconds, Construction to Perm, Lease Option, DTI = 50% Ok, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arkansas, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Tennessee, Texas, Utah, Virginia, Washington, West Virginia

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Bank United

**AEName:** ANA PEREZ

**Email:** anperez@bankunited.com

**Phone #:** (305) 498-7515

**Cell #:** (305) 498-7515

**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Foreign National, SIVA, No Score, 1 Day out of BK, Alternative Credit, Collections, Charge Offs?, High Score, One Score, Alt/Limited Doc, Full Income/No Assets, SISA, SIVA, Streamlined, Agency Jumbo, EA I, EA II, EA III, Mortgage Late OK, My Community, We run DU for you, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 40 year mortgage, Any Option Arm?, Hybrid Option Arm, Jumbo Option Arms, Non-Conforming Jumbo Loans, Super Jumbo, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes, Manufactured, Manufactured Home >15 yrs, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, >80% LTV 680+ O/O, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Non-Arm's Length, Assignable Contracts, Buy Out Ex-Spouse, Boarder Income Allowed, DTI = 50% Ok, DTI >=55% Ok, Fully Assumable Mortgage, Lender Paid MI, Manual Underwriting

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**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** BB&T

**AEName:** Jeff Roundtree

**Email:** jtrountree@bbandt.com

**Phone #:** (678) 625-3139

**Cell #:** N/A

**fax #:** (888) 453-0740

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Gift Funds, Gift of Equity, Below 580, 12 Month Bk. Statements, Full Income/No Assets, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Assets/Funds, MLS Listing, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Modular, Non-Owner, Seller Held seconds, Non-Arm's Length, Lease Option, Declining Value OK, DTI = 50% Ok, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Colorado, District of Columbia, Florida, Georgia, Indiana, Kentucky, Maryland, New Jersey, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Citi Mortgage

**AEName:** Bob Vasile

**Email:** bob.vasile@citigroup.com

**Phone #:** (954) 604-7767

**Cell #:** (954) 604-7767

**fax #:** (954) 252-4248

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, Down payment Asst. programs, Gift Funds, Seasoning of Funds/Assets?, Stocks, Bonds, etc..., Perm Aliens, Construction Loan, Coops, Land, Ch. 7 < 2 yrs, High Score b/w borrowers, 1 Day out of BK, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Credit RePull, Full Income/No Assets, SISA, SIVA, Streamlined, Max LTV SISA?, Max LTV SIVA?, Mortgage Late OK, My Community, Stated W-2, We run DU for you, FHA Jumbo, FHA Secure, Streamline, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, Private VOR, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Borrower on Title, MLS Listing, Seller on

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title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Coops, High Rise Condo, Leasehold, Lot/Land, Non Warrantable Condos, Asset Based-Stated Income, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA- Max LTV???, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Construction to Perm, Land Contract, Buy Out Ex-Spouse, Construction Loans, Lease Option, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, 48 Hour Closing Time, Declining Pre-Pay, Declining Value OK, DTI = 50% Ok, Lender Paid MI, Manual Underwriting, Rural

**Highlights:**

**Territory:**

Florida

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** FIRST BANK MORTGAGE  
**AEName:** joseph huddleston  
**Email:** joseph.huddleston@firstbankfla.com  
**Phone #:** (305) 577-6000(116)  
**Cell #:** (305) 519-4415  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Non-Occupant Co-Borrower, Church, Gas Stations, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Restaurants, Non-Conforming Jumbo Loans, Super Jumbo, Condo Conversions, Condo Tels, Lot/Land, Mixed Use, Non Warrantable Condos, Non-Owner, Blanket Loans, Construction Loans

**Highlights:**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** First Northern Bank  
**AEName:** Bill Arnot  
**Email:** barnott@thatsmybank.com  
**Phone #:** (916) 817-3910  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, SIVA, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 3-4 Units, Log Homes, Lot/Land, Manufactured, Mixed Use, Non-Owner, Unimproved land, SIVA- Max LTV???, Construction to Perm, Construction Loans, Construction

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Owner-Builder, Construction Perm, More than 10 Properties owned, Rehab, Manual Underwriting, Agricultural, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

California

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** HSBC

**AEName:** Danielle Soto

**Email:** danielle.m.soto@us.hsbc.com

**Phone #:** (916) 218-8761

**Cell #:** N/A

**fax #:** (916) 536-9031

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Gift Funds, Gift of Equity, Stocks, Bonds, etc..., Non Perm Aliens, Non-Occupant Co-Borrower, No Score, Alternative Credit, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, High Score, No Credit RePull, Business Bank Statements, SISA, SIVA, VOE Only, Agency Jumbo, EA I, Max LTV SIVA?, My Community, 6% Seller Concession, Buy Down Ok, Condos OK, FHA Jumbo, First Time Home Buyers?, No Housing History, Private VOR, 40 year mortgage, MLS Listing, Quit claim today-C/O tomorrow, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Non-Owner, Seller Held seconds, Mortgage Brokers, No 4506, Realtors, SIVA- Max LTV???, SIVA-Cash Out, SIVA-Non-Owner, Boarder Income Allowed, Fully Assumable Mortgage

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Just Mortgage Inc

**AEName:** Paul Cooney

**Email:** p\_cooney@bellsouth.net

**Phone #:** (305) 606-0163

**Cell #:** (305) 606-0163

**fax #:** (800) 531-0655

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Full Income/No Assets, SISA, SIVA, VOE Only, My Community, 6% Seller Concession, Condos OK, FHA Jumbo, FHA sponsorship for brokers, Streamline, First Time Home Buyers?, 40 year mortgage, Non-Conforming Jumbo Loans, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes,

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Non-Owner, Mortgage Brokers, Realtors, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Buy Out Ex-Spouse, Declining Value OK, DTI = 50% Ok

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Maryland, Michigan, Missouri, Montana, Nevada, New Jersey, North Carolina, Ohio, Oregon, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wyoming

**Approved States:**

Arizona, California, Colorado, Connecticut, Florida, Georgia, Hawaii

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Mango Bay Mortgage  
**AEName:** Arthur Lobbe  
**Email:** alobbe@mangobayinc.com  
**Phone #:** (561) 347-9811(23)  
**Cell #:** N/A  
**fax #:** (561) 347-9855

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Non-Occupant Co-Borrower, Self-Employed under 2 Years, Hard Money, No Doc, Refi Cash Out, Bed and Breakfast, Church, Coops, Gas Stations, Land, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, No Score, Below 500 FICO, Below 580, One Score, 12 Month Bk Statements, 24 Month Bank Statements, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, Streamlined, True No Doc, VOE Only, Private VOR, Non-Conforming Jumbo Loans, Super Jumbo, Commercial-Foreign Country, Commercial-Over 2 MM, Residential-Foreign Country, Residential-Over 1 MM, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Lot/Land, Mixed Use, Non-Owner, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rapid Acquisition of property, Short Sale-Purchase, DTI = 50% Ok, DTI >=55% Ok, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Territory:**

N/A

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Mango Bay Mortgage  
**AEName:** Brian Taylor  
**Email:** btaylor@mangobayinc.com  
**Phone #:** (561) 347-9811  
**Cell #:** (561) 445-1033  
**fax #:** (561) 347-9855

**Staff Contacts**

Position	Name	Phone	Cell	Fax	Email
Account Manager	Jane Smith	1111111111		1111111111	Jane@test.com

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Rate Lock                      John Test                      1111111111                      3333333333                      John@test.com

**Niche Guidelines:**

Corp, Partnership, LLC, Non-Occupant Co-Borrower, Self-Employed under 2 Years, Hard Money, No Doc, Refi Cash Out, Bed and Breakfast, Church, Coops, Gas Stations, Land, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, No Score, Below 500 FICO, Below 580, One Score, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, Streamlined, True No Doc, VOE Only, Private VOR, Non-Conforming Jumbo Loans, Super Jumbo, Commercial-Foriegn Country, Commercial-Over 2 MM, Residential-Foreign Country, Residential-Over 1 MM, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Lot/Land, Mixed Use, Non-Owner, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rapid Acquisition of property, Short Sale-Purchase, DTI = 50% Ok, DTI >=55% Ok, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

Step 1

Step 2

Step 3

**Mortgage Clause:**

Sample Mtgee clause here...

**General Credit Guidelines:**

N/A

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**Company:** My Loan Post  
**AEName:** Chris-Gmail fuelling  
**Email:** cff2880@gmail.com  
**Phone #:** (111) 111-1111  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Gift Funds, No Ratio, Unsecured Business LOC

**Highlights:**

**Territory:**

Alaska

**Approved States:**

Alaska

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** NorthStar Lending  
**AEName:** Darren Wilson  
**Email:** dwilson@mynorthstarlending.com  
**Phone #:** (954) 696-4548  
**Cell #:** N/A  
**fax #:** (866) 913-6523

**Staff Contacts**

N/A

**Niche Guidelines:**

Gift of Equity, Alternative Credit, No Credit RePull, EA I, No declining market LTV adj., 6% Seller Concession, Alt Credit allowed, FHA sponsorship for brokers, Manual Underwrite, First Time Home Buyers?, 40 year mortgage, 2nd Home, Condo Conversions, Non Warrantable Condos, Non-Owner, Non-Arm's Length, DTI = 50% Ok, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, Colorado, Connecticut, Florida, Kentucky, Maryland, Nevada, Oklahoma, South Carolina, Tennessee, Texas

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Perfect FHA  
**AEName:** Peter Lopez  
**Email:** plopez@perfectfha.com  
**Phone #:** (800) 201-7314  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Refi Cash Out, Foreclosure, No Score, Alternative Credit, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Full Income/No Assets, 6% Seller Concession, Alt Credit allowed, Condos OK, FHA Jumbo, FHA sponsorship for brokers, Flexible Ratios, Manual Underwrite, Manufactured, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Assets/Funds, MLS Listing, Rural Property, 10+ Acres, 3-4 Units, Condo Conversions, Dome Home, High Rise Condo, Manufactured, Modular, Land Contract, Non-Arm's Length, Lease Option, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, California, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Michigan, Missouri, New Mexico, Ohio, South Carolina, Tennessee, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Perfect FHA  
**AEName:** Yoandra Betancourt  
**Email:** ybetancourt@perfectfha.com  
**Phone #:** (800) 201-7314  
**Cell #:** N/A  
**fax #:** (800) 201-5417

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Refi Cash Out, Foreclosure, No Score, Alternative Credit, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Full

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Income/No Assets, 6% Seller Concession, Alt Credit allowed, Condos OK, FHA Jumbo, FHA sponsorship for brokers, Flexible Ratios, Manual Underwrite, Manufactured, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Assets/Funds, MLS Listing, Rural Property, 10+ Acres, 3-4 Units, Condo Conversions, Dome Home, High Rise Condo, Manufactured, Modular, Land Contract, Non-Arm's Length, Lease Option, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, California, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Michigan, Missouri, New Mexico, Ohio, South Carolina, Tennessee, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Plaza Home Mortgage  
**AEName:** Kim Kershaw  
**Email:** kkershaw@plazahomemortgage.com  
**Phone #:** (916) 705-5463  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Gift Funds, Gift of Equity, Alternative Credit, Brokers Credit OK<60 days, No Credit RePull, Full Income/No Assets, Streamlined, Agency Jumbo, Flex 97, My Community, No declining market hit, We run DU for you, 6% Seller Concession, Alt Credit allowed, FHA Jumbo, FHA Secure, FHA sponsorship for brokers, Manual Underwrite, Streamline, First Time Home Buyers?, 40 year mortgage, Super Jumbo, 2nd Home, High Rise Condo, Non-Owner, Reverse Mortgages, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alaska, Arizona, California, Colorado, Connecticut, Florida, Hawaii, Idaho, Maine, Massachusetts, Montana, Nevada, New Mexico, Oregon, Texas, Utah, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Popular Mortgage  
**AEName:** Ami Ruiz  
**Email:** aruiz@popularmortgage.com  
**Phone #:** (800) 692-3447  
**Cell #:** (305) 776-6442  
**fax #:** (888) 215-6251

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, No Score, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs,

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Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, One Score, Pay off Bk. 13 at closing, Trades<12 Months, Full Income/No Assets, Streamlined, VOE Only, My Community, FHA sponsorship for brokers, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Assets/Funds, MLS Listing, Lofts, Rural Property, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Leasehold, Mixed Use, Non Warrantable Condos, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, Flips Ok, Short Sale-Purchase, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Manufacturing, Mixed, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Popular Mortgage  
**AEName:** Christian Hoheb  
**Email:** choheb@popularmortgage.com  
**Phone #:** (800) 692-3447(202)  
**Cell #:** (954) 540-8715  
**fax #:** (888) 279-2291

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, No Score, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, One Score, Pay off Bk. 13 at closing, Trades<12 Months, Full Income/No Assets, Streamlined, VOE Only, My Community, FHA sponsorship for brokers, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Assets/Funds, MLS Listing, Lofts, Rural Property, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Leasehold, Mixed Use, Non Warrantable Condos, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, Flips Ok, Short Sale-Purchase, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Manufacturing, Mixed, Rural

**Highlights:**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

Popular Mortgage Corp. ISAOA/ATIMA

14750 NW 77 Ct Suite 313

Miami, FL 33016

**General Credit Guidelines:**

N/A

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**Company:** Preferred Capital  
**AEName:** Stephanie Matzke  
**Email:** smatzke@prefercapital.com  
**Phone #:** (727) 418-4189

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**Cell #:** N/A  
**fax #:** (888) 574-8155

**Staff Contacts**

<b>Position</b>	<b>Name</b>	<b>Phone</b>	<b>Cell</b>	<b>Fax</b>	<b>Email</b>
Account Manager	Kathy Johnson	8004540109		8002549847	kjohnson@prefercapital.com

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Ch. 7 < 2 yrs, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Tradelines, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Full Income/No Assets, SIVA, EA I, EA II, My Community, Manual Underwrite, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 100% USDA Rural-No MI, 85% LTV N/O/O No MI, Non-Conforming Jumbo Loans, Over 100% LTV, Assets/Funds, MLS Listing, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Leasehold, Log Homes, Non-Owner, >80% LTV 680+ O/O, SIVA- Max LTV???, SIVA-Cash Out, Land Contract, Non-Arm's Length, Buy Out Ex-Spouse, Lease Option, Short Sale-Purchase, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Rural

**Highlights:**

**Territory:**

Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, Missouri, Montana, Nebraska, New Mexico, Ohio, Oregon, South Carolina, Tennessee, Wisconsin

**Approved States:**

Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, New Mexico, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Wisconsin

**Closing Procedure:**

Once a fee sheet is received from underwriter to broker that is your clear to close and closing info is listed with fee's.

**Mortgage Clause:**

Preferred Capital  
ISAOA  
One Plaza Drive Suite 3  
Pendleton, IN 46064

**General Credit Guidelines:**

Call AE to discuss

**Company:** Proto Fund  
**AEName:** Vanessa Gutierrez  
**Email:** vgutierrez@tampabay.rr.com  
**Phone #:** (813) 436-6803  
**Cell #:** (813) 436-6803  
**fax #:** (813) 333-5983

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, 12 Month Bk. Statements, Alt/Limited Doc, Full Income/No Assets, EA II, EA III, My Community, FHA sponsorship for brokers, First Time Home Buyers?, 40 year mortgage, Borrower on Title, MLS Listing, Rural Property, Condo Conversions, Condo Tels, Modular, Non Warrantable Condos, Non-Owner, Seller Held seconds, Reverse Mortgages, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok

**Highlights:**

**Title**

**SubTitle** 95% VOE ONLY

MAX LTV 95% with credit score of 660 or 90% with credit score of 620 EVEN IN DECLINING MARKETS.

NO W2's or paystubs required! (not for self employed borrowers)

Fully completed VOE by the employer, including income section for last 2 years.

**Title**

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**SubTitle      When Should You Use Proto Fund Mortgage?**

...when you need NO SEASONING ON VALUE

...when you need a VOE only program on W2 employees.

...when you need 95% LTV in a declining market, full doc with a min 620

...when you need great rates! (FHA or conforming)

...when you need to refinance a property that is 3 months off the MLS

...WHEN YOU NEED GREAT, EFFICIENT SERVICE!!!

**Title**

**SubTitle      NO SEASONING ON VALUE**

"A" and "ALT A" loans - NON of our AGENCY loans require seasoning of value!

Refinance using the NEW value!!

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Arizona, California, Colorado, Connecticut, Florida, Hawaii, Maine, Missouri, Nevada, New Mexico, Oklahoma, Oregon, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Reunion Mortgage  
**AEName:** Julie Moore  
**Email:** jmoore@reunionmortgage.com  
**Phone #:** (916) 838-7832  
**Cell #:** N/A  
**fax #:** (866) 916-5206

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Non-Occupant Co-Borrower, Perm Aliens, Brokers Credit OK<60 days, No Credit RePull, Full Income/No Assets, Streamlined, My Community, 1x30(s) Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Borrower on Title, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, High Rise Condo, Modular, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, R/T Refi w/Sub 2nd, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Utah, Vermont, Washington, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

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N/A

**General Credit Guidelines:**

N/A

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**Company:** Senderra Funding  
**AEName:** mel Freyre  
**Email:** mel.freyre@senderra.com  
**Phone #:** (786) 208-4169  
**Cell #:** N/A  
**fax #:** (704) 496-6227

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Self-Employed under 2 Years, Multi Family-NEW, Ch. 7 < 2 yrs, Foreclosure, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Credit RePull, One Score, Pay off Bk. 13 at closing, Streamlined, Agency Jumbo, No declining market hit, We run DU for you, 6% Seller Concession, Condos OK, FHA Jumbo, Flexible Ratios, Manual Underwrite, Streamline, First Time Home Buyers?, Private VOR, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Non-Owner, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Sierra Pacific  
**AEName:** Debbie Hardy  
**Email:** debbieh@spm1.com  
**Phone #:** (916) 835-6267  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Full Income/No Assets, My Community, First Time Home Buyers?, 40 year mortgage, Assets/Funds, Rural Property, 2nd Home, Non-Owner, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, California, Colorado, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming

**Closing Procedure:**

N/A

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**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** SunTrust Wholesale  
**AEName:** Laura Maxwell  
**Email:** laura.maxwell-lynch@suntrust.com  
**Phone #:** (916) 402-3488  
**Cell #:** N/A  
**fax #:** (925) 543-2211

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Brokers Credit OK<60 days, No Credit RePull, Alt/Limited Doc, Full Income/No Assets, SIVA, Agency Jumbo, Flex 97, My Community, 6% Seller Concession, Condos OK, FHA Jumbo, FHA Secure, Flexible Ratios, Manual Underwrite, Streamline, First Time Home Buyers?, No Housing History, Private VOR, 100% USDA Rural-No MI, 40 year mortgage, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Leasehold, Modular, Non-Owner, Seller Held seconds, Mortgage Brokers, Realtors, SIVA-Cash Out, SIVA-Non-Owner, Buy Out Ex-Spouse, Construction Perm, Lease Option, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** United Wholesale Mortgage  
**AEName:** Garrett Bergeson  
**Email:** gbergeson@uwmco.com  
**Phone #:** (708) 275-4238  
**Cell #:** N/A  
**fax #:** (815) 331-0845

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Non-Occupant Co-Borrower, Ch. 7 < 2 yrs, Foreclosure, Alternative Credit, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Pay off Bk. 13 at closing, Full Income/No Assets, Streamlined, FHA sponsorship for brokers, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 100% LTV-O/O, Non-Conforming Jumbo Loans, Manufactured, Modular, Construction to Perm, 48 Hour Closing Time, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting

**Highlights:**

**Title**

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**SubTitle      FHA Specialists**

Approve/eligibles in 48 hours

NO Cap on DTI on Refer/eligible

Collections NEVER required to be paid

**Territory:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Montana, Nevada, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, West Virginia, Wyoming

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Utah, Virginia, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Order docs online.

Close 24 hours after ctc

**Mortgage Clause:**

United Wholesale Mortgage

I.S.A.O.A.

555 S. Adams Rd. Suite 200

Birmingham, MI 48009

**General Credit Guidelines:**

580+ FICO

approve or refer/eligible

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**Company:**

Wells Fargo

**AENName:**

Scott Alfstad

**Email:**

scott.l.alfstad@wellsfargo.com

**Phone #:**

(916) 276-3232

**Cell #:**

N/A

**fax #:**

(916) 638-1819

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Owner-User, Refi Cash Out, Special Purpose, Auto Repair, Bed and Breakfast, Coops, Day Care/Vocational School, Gas Stations, Heavy Industrial Mfg, Investment Properties, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Retail, Self Storage, Strip Shopping Center, Warehouse, Alternative Credit, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Trades<12 Months, Full Income/No Assets, VOE Only, Mortgage Late OK, My Community, No declining market hit, No declining market LTV adj., 6% Seller Concession, Buy Down Ok, Condos OK, FHA Secure, FHA sponsorship for brokers, Manual Underwrite, Streamline, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Rolling Lates OK, 100% USDA Rural-No MI, 40 year mortgage, Borrower on Title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Coops, Dome Home, High Rise Condo, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, 2nd behind Jumbo Loan, Piggyback/Combo, Non-Arm's Length, Buy Out Ex-Spouse, Multiple Loans/ Properties?, Reverse Mortgages, Short Sale-Purchase, 48 Hour Closing Time, Declining Value OK, Lender Paid MI, Manual Underwriting, Exception Based, Mixed, Other, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

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**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Lender Type: Alt-A**

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**Company:** AMTRUST BANK  
**AENAME:** JERRY CUMMINGS  
**Email:** jcummings@amtrust.com  
**Phone #:** (888) 321-6700  
**Cell #:** (614) 264-6700  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Gift Funds, Gift of Equity, Non-Purchasing Spouse, Non-Occupant Co-Borrower, Perm Aliens, Owner-User, Refi Cash Out, SIVA, Church, Light Industrial, Mobile Home parks-NEW, Office Buildings, Office Condo, Retail, Self Storage, Strip Shopping Center, No Score, No Tradelines, 24 Month Bank Statements, Business Bank Statements, VOE Only, My Community, First Time Home Buyers?, 100% LTV-O/O, Rural Property, 10+ Acres, 2nd Home, Condo Conversions, High Rise Condo, Leasehold, Log Homes, Lot/Land, Mixed Use, Modular, Non Warrantable Condos, Bridge Loans, Land Contract, Lease Option, More than 10 Properties owned, Declining Value OK, Lender Paid MI, Agricultural, Rural

**Highlights:**

**Territory:**

Ohio

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Bank United  
**AENAME:** ANA PEREZ  
**Email:** anperez@bankunited.com  
**Phone #:** (305) 498-7515  
**Cell #:** (305) 498-7515  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Foreign National, SIVA, No Score, 1 Day out of BK, Alternative Credit, Collections, Charge Offs?, High Score, One Score, Alt/Limited Doc, Full Income/No Assets, SISA, SIVA, Streamlined, Agency Jumbo, EA I, EA II, EA III, Mortgage Late OK, My Community, We run DU for you, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 40 year mortgage, Any Option Arm?, Hybrid Option Arm, Jumbo Option Arms, Non-Conforming Jumbo Loans, Super Jumbo, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes, Manufactured, Manufactured Home >15 yrs, Mixed Use,

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Modular, Non Warrantable Condos, Non-Owner, >80% LTV 680+ O/O, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Non-Arm's Length, Assignable Contracts, Buy Out Ex-Spouse, Boarder Income Allowed, DTI = 50% Ok, DTI >=55% Ok, Fully Assumable Mortgage, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Citi Mortgage  
**AENAME:** Bob Vasile  
**Email:** bob.vasile@citigroup.com  
**Phone #:** (954) 604-7767  
**Cell #:** (954) 604-7767  
**fax #:** (954) 252-4248

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, Down payment Asst. programs, Gift Funds, Seasoning of Funds/Assets?, Stocks, Bonds, etc..., Perm Aliens, Construction Loan, Coops, Land, Ch. 7 < 2 yrs, High Score b/w borrowers, 1 Day out of BK, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Credit RePull, Full Income/No Assets, SISA, SIVA, Streamlined, Max LTV SISA?, Max LTV SIVA?, Mortgage Late OK, My Community, Stated W-2, We run DU for you, FHA Jumbo, FHA Secure, Streamline, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, Private VOR, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Borrower on Title, MLS Listing, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Coops, High Rise Condo, Leasehold, Lot/Land, Non Warrantable Condos, Asset Based-Stated Income, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA- Max LTV???, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Construction to Perm, Land Contract, Buy Out Ex-Spouse, Construction Loans, Lease Option, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, 48 Hour Closing Time, Declining Pre-Pay, Declining Value OK, DTI = 50% Ok, Lender Paid MI, Manual Underwriting, Rural

**Highlights:**

**Territory:**

Florida

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Emigrant Mortgage  
**AENAME:** Jim Herold

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**Email:** heroldj@emigrantmortgage.com  
**Phone #:** (561) 798-9687  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Owner-User, Refi Cash Out, SISA, SIVA, Multi Family-NEW, Office Buildings, Retail, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, No Ratio, SISA, SIVA, True No Doc, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Rolling Lates OK, 100% Cash Out, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Foreclosure, MLS Listing, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Coops, High Rise Condo, Mixed Use, Non-Owner, Spec Homes, Seller Held seconds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Blanket Loans, Buy Out Ex-Spouse, Foreclosure Bailouts, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, Boarder Income Allowed, Declining Pre-Pay, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Mixed

**Highlights:**

**Territory:**

Florida

**Approved States:**

Connecticut, Delaware, Florida, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Virginia

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Just Mortgage Inc  
**AENAME:** Paul Cooney  
**Email:** p\_cooney@bellsouth.net  
**Phone #:** (305) 606-0163  
**Cell #:** (305) 606-0163  
**fax #:** (800) 531-0655

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Full Income/No Assets, SISA, SIVA, VOE Only, My Community, 6% Seller Concession, Condos OK, FHA Jumbo, FHA sponsorship for brokers, Streamline, First Time Home Buyers?, 40 year mortgage, Non-Conforming Jumbo Loans, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes, Non-Owner, Mortgage Brokers, Realtors, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Buy Out Ex-Spouse, Declining Value OK, DTI = 50% Ok

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Maryland, Michigan, Missouri, Montana, Nevada, New Jersey, North Carolina, Ohio, Oregon, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wyoming

**Approved States:**

Arizona, California, Colorado, Connecticut, Florida, Georgia, Hawaii

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** My Loan Post  
**AEName:** Chris-Gmail fuelling  
**Email:** cff2880@gmail.com  
**Phone #:** (111) 111-1111  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Gift Funds, No Ratio, Unsecured Business LOC

**Highlights:**

**Territory:**

Alaska

**Approved States:**

Alaska

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** NorthStar Lending  
**AEName:** Darren Wilson  
**Email:** dwilson@mynorthstarlending.com  
**Phone #:** (954) 696-4548  
**Cell #:** N/A  
**fax #:** (866) 913-6523

**Staff Contacts**

N/A

**Niche Guidelines:**

Gift of Equity, Alternative Credit, No Credit RePull, EA I, No declining market LTV adj., 6% Seller Concession, Alt Credit allowed, FHA sponsorship for brokers, Manual Underwrite, First Time Home Buyers?, 40 year mortgage, 2nd Home, Condo Conversions, Non Warrantable Condos, Non-Owner, Non-Arm's Length, DTI = 50% Ok, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, Colorado, Connecticut, Florida, Kentucky, Maryland, Nevada, Oklahoma, South Carolina, Tennessee, Texas

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Preferred Capital  
**AEName:** Stephanie Matzke  
**Email:** smatzke@prefercapital.com  
**Phone #:** (727) 418-4189  
**Cell #:** N/A  
**fax #:** (888) 574-8155

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**Staff Contacts**

<b>Position</b>	<b>Name</b>	<b>Phone</b>	<b>Cell</b>	<b>Fax</b>	<b>Email</b>
Account Manager	Kathy Johnson	8004540109		8002549847	kjohnson@prefercapital.com

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Ch. 7 < 2 yrs, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Tradelines, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Full Income/No Assets, SIVA, EA I, EA II, My Community, Manual Underwrite, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 100% USDA Rural-No MI, 85% LTV N/O/O No MI, Non-Conforming Jumbo Loans, Over 100% LTV, Assets/Funds, MLS Listing, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Leasehold, Log Homes, Non-Owner, >80% LTV 680+ O/O, SIVA- Max LTV???, SIVA-Cash Out, Land Contract, Non-Arm's Length, Buy Out Ex-Spouse, Lease Option, Short Sale-Purchase, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Rural

**Highlights:**

**Territory:**

Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, Missouri, Montana, Nebraska, New Mexico, Ohio, Oregon, South Carolina, Tennessee, Wisconsin

**Approved States:**

Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, New Mexico, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Wisconsin

**Closing Procedure:**

Once a fee sheet is received from underwriter to broker that is your clear to close and closing info is listed with fee's.

**Mortgage Clause:**

Preferred Capital

ISAOA

One Plaza Drive Suite 3

Pendleton, IN 46064

**General Credit Guidelines:**

Call AE to discuss

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**Company:** Proto Fund  
**AENAME:** Vanessa Gutierrez  
**Email:** vgutierrez@tampabay.rr.com  
**Phone #:** (813) 436-6803  
**Cell #:** (813) 436-6803  
**fax #:** (813) 333-5983

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, 12 Month Bk. Statements, Alt/Limited Doc, Full Income/No Assets, EA II, EA III, My Community, FHA sponsorship for brokers, First Time Home Buyers?, 40 year mortgage, Borrower on Title, MLS Listing, Rural Property, Condo Conversions, Condo Tels, Modular, Non Warrantable Condos, Non-Owner, Seller Held seconds, Reverse Mortgages, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok

**Highlights:**

**Title**

**SubTitle** 95% VOE ONLY

MAX LTV 95% with credit score of 660 or 90% with credit score of 620 EVEN IN DECLINING MARKETS.

NO W2's or paystubs required! (not for self employed borrowers)

Fully completed VOE by the employer, including income section for last 2 years.

**Title**

**SubTitle** When Should You Use Proto Fund Mortgage?

...when you need NO SEASONING ON VALUE

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...when you need a VOE only program on W2 employees.  
...when you need 95% LTV in a declining market, full doc with a min 620  
...when you need great rates! (FHA or conforming)  
...when you need to refinance a property that is 3 months off the MLS  
...WHEN YOU NEED GREAT, EFFICIENT SERVICE!!!

**Title**

**SubTitle**      **NO SEASONING ON VALUE**

"A" and "ALT A" loans - NON of our AGENCY loans require seasoning of value!

Refinance using the NEW value!!

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Arizona, California, Colorado, Connecticut, Florida, Hawaii, Maine, Missouri, Nevada, New Mexico, Oklahoma, Oregon, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:**            United Wholesale Mortgage  
**AEName:**            Garrett Bergeson  
**Email:**                gbergeson@uwmco.com  
**Phone #:**             (708) 275-4238  
**Cell #:**                N/A  
**fax #:**                 (815) 331-0845

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Non-Occupant Co-Borrower, Ch. 7 < 2 yrs, Foreclosure, Alternative Credit, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Pay off Bk. 13 at closing, Full Income/No Assets, Streamlined, FHA sponsorship for brokers, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 100% LTV-O/O, Non-Conforming Jumbo Loans, Manufactured, Modular, Construction to Perm, 48 Hour Closing Time, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting

**Highlights:**

**Title**

**SubTitle**      **FHA Specialists**

Approve/eligibles in 48 hours

NO Cap on DTI on Refer/eligible

Collections NEVER required to be paid

**Territory:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Montana, Nevada, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, West Virginia, Wyoming

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Minnesota,

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Mississippi, Missouri, Montana, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Utah, Virginia, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Order docs online.  
Close 24 hours after ctc

**Mortgage Clause:**

United Wholesale Mortgage  
I.S.A.O.A.  
555 S. Adams Rd. Suite 200  
Birmingham, MI 48009

**General Credit Guidelines:**

580+ FICO  
approve or refer/eligible

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**Lender Type: Sub Prime**

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**Company:** Citi Mortgage  
**AENName:** Bob Vasile  
**Email:** bob.vasile@citigroup.com  
**Phone #:** (954) 604-7767  
**Cell #:** (954) 604-7767  
**fax #:** (954) 252-4248

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, Down payment Asst. programs, Gift Funds, Seasoning of Funds/Assets?, Stocks, Bonds, etc..., Perm Aliens, Construction Loan, Coops, Land, Ch. 7 < 2 yrs, High Score b/w borrowers, 1 Day out of BK, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Credit RePull, Full Income/No Assets, SISA, SIVA, Streamlined, Max LTV SISA?, Max LTV SIVA?, Mortgage Late OK, My Community, Stated W-2, We run DU for you, FHA Jumbo, FHA Secure, Streamline, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, Private VOR, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Borrower on Title, MLS Listing, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Coops, High Rise Condo, Leasehold, Lot/Land, Non Warrantable Condos, Asset Based-Stated Income, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA- Max LTV???, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Construction to Perm, Land Contract, Buy Out Ex-Spouse, Construction Loans, Lease Option, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, 48 Hour Closing Time, Declining Pre-Pay, Declining Value OK, DTI = 50% Ok, Lender Paid MI, Manual Underwriting, Rural

**Highlights:**

**Territory:**

Florida

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Emigrant Mortgage  
**AENName:** Jim Herold  
**Email:** heroldj@emigrantmortgage.com  
**Phone #:** (561) 798-9687

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**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Owner-User, Refi Cash Out, SISA, SIVA, Multi Family-NEW, Office Buildings, Retail, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, No Ratio, SISA, SIVA, True No Doc, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Rolling Lates OK, 100% Cash Out, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Foreclosure, MLS Listing, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Coops, High Rise Condo, Mixed Use, Non-Owner, Spec Homes, Seller Held seconds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Blanket Loans, Buy Out Ex-Spouse, Foreclosure Bailouts, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, Boarder Income Allowed, Declining Pre-Pay, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Mixed

**Highlights:**

**Territory:**

Florida

**Approved States:**

Connecticut, Delaware, Florida, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Virginia

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** GMC Mortgage Capital  
**AEName:** Steve Rubin  
**Email:** steve-rubin@comcast.net  
**Phone #:** (941) 766-1613  
**Cell #:** (941) 626-9656  
**fax #:** (941) 894-6212

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Hard Money, Owner-User, Refi Cash Out, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Dry Cleaner, Funeral Home, Gas Stations, Investment Properties, Land, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Retail, Self Storage, Strip Shopping Center, Warehouse, Ch. 7 < 2 yrs, Foreclosure, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, 12 Month Bk. Statements, Alt/Limited Doc, Business Bank Statements, Full Income/No Assets, SISA, SIVA, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, SBA Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, Seller on title, Commercial-Foreign Country, Commercial-Over 2 MM, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, High Rise Condo, Lot/Land, Manufactured, Manufactured Home >15 yrs, Manufactured Home Single Wide, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Seller Held seconds, No 4506, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Assignable Contracts, Blanket Loans, Buy Out Ex-Spouse, Flips Ok, Foreclosure Bailouts, Hard/Private Money-Max LTV?, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rehab, Short Sale-Purchase, Short term rehab money, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, Manual Underwriting, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

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**Title**

**SubTitle**      **Hard Money Residential - O/O & NOO**

FC bailouts >65 LTV available

Multiple funding sources

Rehab OK in some areas, using completed value

Trophy homes O/O, 50 states, 2 mil min value

O/O Florida, and selected states

**Title**

**SubTitle**      **GMC MORTGAGE CAPITAL**

Hard Money Commercial, 50 states

Trophy Homes, O/O, 50 states

Hard Money Residential, FL & selected states

Aggressive pricing on conforming commercial properties

Business Cash Advance Program

Online prequals

**Title**

**SubTitle**      **COMMERCIAL... Hard Money, Construction & Permanent Fincancing**

100% funding, 10 million min, for JV equity position

Also funding in most foreign countries

Private placements for bank turndowns No loan max

Special relationships w/ Unique funding sources

Full Doc & Stated Income....LTVs to 90%

**Title**

**SubTitle**

Varied Sources of Private Funding

Fast Fundings possible for unique situations

**Title**

**SubTitle**

REO properties for sale

Mortgages purchased

**Title**

**SubTitle**

REO portfolios purchased...100 mil min

Commodities

**Title**

**SubTitle**      **Private Bank offers Portfolio Loans**

All types property & scenarios considered

Case by case UW & pricing to 70% LTV on 'makes sense' loans

Lending in 50 states, Residential & Commercial

No total properties owned max

Blanket loans & cross collateral, OK

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii,

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Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Submit all files through me.

Conditional approval and closing turn times depend on loan program.

**Mortgage Clause:**

Depends on loan program.

**General Credit Guidelines:**

Depends on loan program.

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**Company:** Portfolio Mortgage Company  
**AEName:** Rick Godwin  
**Email:** rickgodwin@prodigy.net  
**Phone #:** (480) 775-5150  
**Cell #:** (480) 227-2857  
**fax #:** (480) 775-5149

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Cross Collateralization, Gift Funds, Gift of Equity, Stocks, Bonds, etc..., Non-Purchasing Spouse, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, Joint Ventures, No Doc, Owner-User, Private money, SISA, SIVA, Special Purpose, Auto Repair, Bed and Breakfast, Church, Contractor/Trucking Yard, Day Care/Vocational School, Heavy Industrial Mfg, Investment Properties, Land, Light Industrial, Mixed Use, Motel/Hotel, Office Buildings, Office Condo, Restaurants, Retail, Strip Shopping Center, Ch. 7 < 2 yrs, Foreclosure, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, Pay Off CCC ok, Trades<12 Months, 12 Month Bk. Statements, Alt/Limited Doc, No Ratio, SISA, SIVA, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Assets/Funds, Borrower on Title, Foreclosure, MLS Listing, Quit claim today-C/O tomorrow, Lofts, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, Condo Conversions, Condo Tels, Log Homes, Lot/Land, Manufactured, Manufactured Home >15 yrs, Manufactured Home Single Wide, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller Held seconds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Hard/Private Money-Max LTV?, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, Rapid Acquisition of property, Rehab, Short Sale-Purchase, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Farming, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Title**

**SubTitle** soft interest rates on hard money loans

**Title**

**SubTitle** Non-owner occupied properties preferred.

**Title**

**SubTitle**

**Territory:**

Arizona

**Approved States:**

Arizona

**Closing Procedure:**

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Contact Portfolio Mortgage. Residential docs emailed to title where signing takes place. Commercial and land docs are sent by courier to title company.

**Mortgage Clause:**

Portfolio Mortgage Company, Inc. its successors and/or Assigns  
P.O. Box 26016  
Tempe, AZ 85285

(must have one year paid insurance since we do not impound)

**General Credit Guidelines:**

Credit score can be as low as 400 or no score at all. Strong preference for non-owner occupied properties.

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**Lender Type: Portfolio**

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**Company:** AMTRUST BANK  
**AEName:** JERRY CUMMINGS  
**Email:** jcummings@amtrust.com  
**Phone #:** (888) 321-6700  
**Cell #:** (614) 264-6700  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Gift Funds, Gift of Equity, Non-Purchasing Spouse, Non-Occupant Co-Borrower, Perm Aliens, Owner-User, Refi Cash Out, SIVA, Church, Light Industrial, Mobile Home parks-NEW, Office Buildings, Office Condo, Retail, Self Storage, Strip Shopping Center, No Score, No Tradelines, 24 Month Bank Statements, Business Bank Statements, VOE Only, My Community, First Time Home Buyers?, 100% LTV-O/O, Rural Property, 10+ Acres, 2nd Home, Condo Conversions, High Rise Condo, Leasehold, Log Homes, Lot/Land, Mixed Use, Modular, Non Warrantable Condos, Bridge Loans, Land Contract, Lease Option, More than 10 Properties owned, Declining Value OK, Lender Paid MI, Agricultural, Rural

**Highlights:**

**Territory:**

Ohio

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Bank United  
**AEName:** ANA PEREZ  
**Email:** anperez@bankunited.com  
**Phone #:** (305) 498-7515  
**Cell #:** (305) 498-7515  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Foreign National, SIVA, No Score, 1 Day out of BK, Alternative Credit, Collections, Charge Offs?, High Score, One Score, Alt/Limited Doc, Full Income/No Assets, SISA, SIVA, Streamlined, Agency Jumbo, EA I, EA II, EA III, Mortgage Late OK, My Community, We run DU for you, 1x30(s) Ok,

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First Time Home Buyers?, Private VOR, 40 year mortgage, Any Option Arm?, Hybrid Option Arm, Jumbo Option Arms, Non-Conforming Jumbo Loans, Super Jumbo, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes, Manufactured, Manufactured Home >15 yrs, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, >80% LTV 680+ O/O, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Non-Arm's Length, Assignable Contracts, Buy Out Ex-Spouse, Boarder Income Allowed, DTI = 50% Ok, DTI >=55% Ok, Fully Assumable Mortgage, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Citi Mortgage  
**AENName:** Bob Vasile  
**Email:** bob.vasile@citigroup.com  
**Phone #:** (954) 604-7767  
**Cell #:** (954) 604-7767  
**fax #:** (954) 252-4248

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, Down payment Asst. programs, Gift Funds, Seasoning of Funds/Assets?, Stocks, Bonds, etc..., Perm Aliens, Construction Loan, Coops, Land, Ch. 7 < 2 yrs, High Score b/w borrowers, 1 Day out of BK, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Credit RePull, Full Income/No Assets, SISA, SIVA, Streamlined, Max LTV SISA?, Max LTV SIVA?, Mortgage Late OK, My Community, Stated W-2, We run DU for you, FHA Jumbo, FHA Secure, Streamline, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, Private VOR, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Borrower on Title, MLS Listing, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Coops, High Rise Condo, Leasehold, Lot/Land, Non Warrantable Condos, Asset Based-Stated Income, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA- Max LTV???, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Construction to Perm, Land Contract, Buy Out Ex-Spouse, Construction Loans, Lease Option, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, 48 Hour Closing Time, Declining Pre-Pay, Declining Value OK, DTI = 50% Ok, Lender Paid MI, Manual Underwriting, Rural

**Highlights:**

**Territory:**

Florida

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Emigrant Mortgage  
**AEName:** Jim Herold  
**Email:** heroldj@emigrantmortgage.com  
**Phone #:** (561) 798-9687  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Owner-User, Refi Cash Out, SISA, SIVA, Multi Family-NEW, Office Buildings, Retail, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, No Ratio, SISA, SIVA, True No Doc, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Rolling Lates OK, 100% Cash Out, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Foreclosure, MLS Listing, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Coops, High Rise Condo, Mixed Use, Non-Owner, Spec Homes, Seller Held seconds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Blanket Loans, Buy Out Ex-Spouse, Foreclosure Bailouts, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, Boarder Income Allowed, Declining Pre-Pay, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Mixed

**Highlights:**

**Territory:**

Florida

**Approved States:**

Connecticut, Delaware, Florida, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Virginia

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** HSBC  
**AEName:** Danielle Soto  
**Email:** danielle.m.soto@us.hsbc.com  
**Phone #:** (916) 218-8761  
**Cell #:** N/A  
**fax #:** (916) 536-9031

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Gift Funds, Gift of Equity, Stocks, Bonds, etc..., Non Perm Aliens, Non-Occupant Co-Borrower, No Score, Alternative Credit, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, High Score, No Credit RePull, Business Bank Statements, SISA, SIVA, VOE Only, Agency Jumbo, EA I, Max LTV SIVA?, My Community, 6% Seller Concession, Buy Down Ok, Condos OK, FHA Jumbo, First Time Home Buyers?, No Housing History, Private VOR, 40 year mortgage, MLS Listing, Quit claim today-C/O tomorrow, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Non-Owner, Seller Held seconds, Mortgage Brokers, No 4506, Realtors, SIVA- Max LTV???, SIVA-Cash Out, SIVA-Non-Owner, Boarder Income Allowed, Fully Assumable Mortgage

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio,

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Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Multicorp Financial  
**AEName:** Mike Goldstein  
**Email:** mike@multicorpfincial.com  
**Phone #:** (925) 275-8111(222)  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Blended Score, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, Ignore Credit Counseling, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, SIVA, Streamlined, True No Doc, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, Rural Property, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller held 3rd liens, Seller Held seconds, Stand alone fixed 2nds, Stand Alone Heloc's, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Construction to Perm, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rapid Acquisition of property, Rehab, Short Sale-Purchase, Manual Underwriting, Payment Shock over 200%, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Arizona, California, Hawaii, Nevada, Oregon, Washington

**Closing Procedure:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

**Mortgage Clause:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

**General Credit Guidelines:**

Private Money Residential and Commercial Programs:

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MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

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**Company:** Multicorp Financial  
**AENAME:** Neil Groch  
**Email:** nealg@multicorpfincial.com  
**Phone #:** (925) 725-9810  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Blended Score, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, Ignore Credit Counseling, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, SIVA, Streamlined, True No Doc, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, Rural Property, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller held 3rd liens, Seller Held seconds, Stand alone fixed 2nds, Stand Alone Heloc's, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Construction to Perm, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rapid Acquisition of property, Rehab, Short Sale-Purchase, Manual Underwriting, Payment Shock over 200%, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, California, Hawaii, Nevada, Oregon, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** My Loan Post  
**AENAME:** Chris-Gmail fuelling  
**Email:** cff2880@gmail.com  
**Phone #:** (111) 111-1111  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Gift Funds, No Ratio, Unsecured Business LOC

**Highlights:**

**Territory:**

Alaska

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**Approved States:**

Alaska

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** SunTrust Wholesale  
**AEName:** Laura Maxwell  
**Email:** laura.maxwell-lynch@suntrust.com  
**Phone #:** (916) 402-3488  
**Cell #:** N/A  
**fax #:** (925) 543-2211

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Brokers Credit OK<60 days, No Credit RePull, Alt/Limited Doc, Full Income/No Assets, SIVA, Agency Jumbo, Flex 97, My Community, 6% Seller Concession, Condos OK, FHA Jumbo, FHA Secure, Flexible Ratios, Manual Underwrite, Streamline, First Time Home Buyers?, No Housing History, Private VOR, 100% USDA Rural-No MI, 40 year mortgage, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Leasehold, Modular, Non-Owner, Seller Held seconds, Mortgage Brokers, Realtors, SIVA-Cash Out, SIVA-Non-Owner, Buy Out Ex-Spouse, Construction Perm, Lease Option, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** United Midwest Savings Bank  
**AEName:** Greg Baun  
**Email:** gbraun@umwsb.com  
**Phone #:** (614) 255-3499  
**Cell #:** N/A  
**fax #:** (614) 453-1166

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Occupant Co-Borrower, Collections, Charge Offs?, 12 Month Bk. Statements, Business Bank Statements, Full Income/No Assets, First Time Home Buyers?, No Housing History, Assets/Funds, Borrower on Title, Seller on title, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, Log Homes, Lot/Land, Manufactured, Manufactured Home >15 yrs, Mixed Use, Modular, Non-Owner, Spec

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Homes, Construction to Perm, Blanket Loans, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rehab, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Farming, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Lender Type: Jumbo**

**Company:** AME Financial Corp  
**AEName:** Dan Knecht  
**Email:** dknecht@amefc.com  
**Phone #:** (770) 406-2138  
**Cell #:** N/A  
**fax #:** (770) 406-2220

**Staff Contacts**

N/A

**Niche Guidelines:**

Full Income/No Assets, SIVA, My Community, First Time Home Buyers?, Non-Conforming Jumbo Loans, 2nd Home, Non-Owner, Lender Paid MI

**Highlights:**

**Title**

**SubTitle** AME FINCNANCIAL

**Territory:**

Alabama, Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nevada, New Mexico, North Carolina, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Virginia, Washington

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nevada, New Mexico, North Carolina, Oregon, South Carolina, Tennessee, Texas, Virginia, Washington

**Closing Procedure:**

Once conditions cleared, allow 24 hrs to close

**Mortgage Clause:**

AME Financial and/or its successors  
6455 Shiloh Rd,  
Alpharetta, GA 30005

**General Credit Guidelines:**

620+

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**Company:** AMTRUST BANK  
**AEName:** JERRY CUMMINGS  
**Email:** jcummings@amtrust.com  
**Phone #:** (888) 321-6700  
**Cell #:** (614) 264-6700

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fax #: N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Gift Funds, Gift of Equity, Non-Purchasing Spouse, Non-Occupant Co-Borrower, Perm Aliens, Owner-User, Refi Cash Out, SIVA, Church, Light Industrial, Mobile Home parks-NEW, Office Buildings, Office Condo, Retail, Self Storage, Strip Shopping Center, No Score, No Tradelines, 24 Month Bank Statements, Business Bank Statements, VOE Only, My Community, First Time Home Buyers?, 100% LTV-O/O, Rural Property, 10+ Acres, 2nd Home, Condo Conversions, High Rise Condo, Leasehold, Log Homes, Lot/Land, Mixed Use, Modular, Non Warrantable Condos, Bridge Loans, Land Contract, Lease Option, More than 10 Properties owned, Declining Value OK, Lender Paid MI, Agricultural, Rural

**Highlights:**

**Territory:**

Ohio

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Bank United  
**AEName:** ANA PEREZ  
**Email:** anperez@bankunited.com  
**Phone #:** (305) 498-7515  
**Cell #:** (305) 498-7515  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Foreign National, SIVA, No Score, 1 Day out of BK, Alternative Credit, Collections, Charge Offs?, High Score, One Score, Alt/Limited Doc, Full Income/No Assets, SISA, SIVA, Streamlined, Agency Jumbo, EA I, EA II, EA III, Mortgage Late OK, My Community, We run DU for you, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 40 year mortgage, Any Option Arm?, Hybrid Option Arm, Jumbo Option Arms, Non-Conforming Jumbo Loans, Super Jumbo, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes, Manufactured, Manufactured Home >15 yrs, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, >80% LTV 680+ O/O, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Non-Arm's Length, Assignable Contracts, Buy Out Ex-Spouse, Boarder Income Allowed, DTI = 50% Ok, DTI >=55% Ok, Fully Assumable Mortgage, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

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N/A

**General Credit Guidelines:**

N/A

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**Company:** BB&T  
**AEName:** Jeff Roundtree  
**Email:** jtrountree@bbandt.com  
**Phone #:** (678) 625-3139  
**Cell #:** N/A  
**fax #:** (888) 453-0740

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Gift Funds, Gift of Equity, Below 580, 12 Month Bk. Statements, Full Income/No Assets, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Assets/Funds, MLS Listing, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Modular, Non-Owner, Seller Held seconds, Non-Arm's Length, Lease Option, Declining Value OK, DTI = 50% Ok, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Colorado, District of Columbia, Florida, Georgia, Indiana, Kentucky, Maryland, New Jersey, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Citi Mortgage  
**AEName:** Bob Vasile  
**Email:** bob.vasile@citigroup.com  
**Phone #:** (954) 604-7767  
**Cell #:** (954) 604-7767  
**fax #:** (954) 252-4248

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, Down payment Asst. programs, Gift Funds, Seasoning of Funds/Assets?, Stocks, Bonds, etc..., Perm Aliens, Construction Loan, Coops, Land, Ch. 7 < 2 yrs, High Score b/w borrowers, 1 Day out of BK, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Credit RePull, Full Income/No Assets, SISA, SIVA, Streamlined, Max LTV SISA?, Max LTV SIVA?, Mortgage Late OK, My Community, Stated W-2, We run DU for you, FHA Jumbo, FHA Secure, Streamline, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, Private VOR, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Borrower on Title, MLS Listing, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Coops, High Rise Condo, Leasehold, Lot/Land, Non Warrantable Condos, Asset Based-Stated Income, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA- Max LTV???, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Construction to Perm, Land Contract, Buy Out Ex-Spouse, Construction Loans, Lease Option, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, 48 Hour Closing Time, Declining Pre-Pay, Declining Value OK, DTI = 50% Ok, Lender Paid MI, Manual Underwriting, Rural

**Highlights:**

**Territory:**

Florida

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi,

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Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Emigrant Mortgage  
**AEName:** Jim Herold  
**Email:** heroldj@emigrantmortgage.com  
**Phone #:** (561) 798-9687  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Owner-User, Refi Cash Out, SISA, SIVA, Multi Family-NEW, Office Buildings, Retail, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, No Ratio, SISA, SIVA, True No Doc, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Rolling Lates OK, 100% Cash Out, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Foreclosure, MLS Listing, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Coops, High Rise Condo, Mixed Use, Non-Owner, Spec Homes, Seller Held seconds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Blanket Loans, Buy Out Ex-Spouse, Foreclosure Bailouts, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, Boarder Income Allowed, Declining Pre-Pay, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Mixed

**Highlights:**

**Territory:**

Florida

**Approved States:**

Connecticut, Delaware, Florida, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Virginia

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** GMC Mortgage Capital  
**AEName:** Steve Rubin  
**Email:** steve-rubin@comcast.net  
**Phone #:** (941) 766-1613  
**Cell #:** (941) 626-9656  
**fax #:** (941) 894-6212

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Hard Money, Owner-User, Refi Cash Out, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Dry Cleaner, Funeral Home, Gas Stations, Investment Properties, Land, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office

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Condo, Residential Land Development, Restaurants, Retail, Self Storage, Strip Shopping Center, Warehouse, Ch. 7 < 2 yrs, Foreclosure, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, 12 Month Bk. Statements, Alt/Limited Doc, Business Bank Statements, Full Income/No Assets, SISA, SIVA, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, SBA Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, Seller on title, Commercial-Foriegn Country, Commercial-Over 2 MM, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, High Rise Condo, Lot/Land, Manufactured, Manufactured Home >15 yrs, Manufactured Home Single Wide, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Seller Held seconds, No 4506, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Assignable Contracts, Blanket Loans, Buy Out Ex-Spouse, Flips Ok, Foreclosure Bailouts, Hard/Private Money-Max LTV?, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rehab, Short Sale-Purchase, Short term rehab money, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, Manual Underwriting, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Title**

**SubTitle**      **Hard Money Residential - O/O & NOO**

FC bailouts >65 LTV available

Multiple funding sources

Rehab OK in some areas, using completed value

Trophy homes O/O, 50 states, 2 mil min value

O/O Florida, and selected states

**Title**

**SubTitle**      **GMC MORTGAGE CAPITAL**

Hard Money Commercial, 50 states

Trophy Homes, O/O, 50 states

Hard Money Residential, FL & selected states

Aggressive pricing on conforming commercial properties

Business Cash Advance Program

Online prequals

**Title**

**SubTitle**      **COMMERCIAL... Hard Money, Construction & Permanent Fincancing**

100% funding, 10 million min, for JV equity position

Also funding in most foreign countries

Private placements for bank turndowns No loan max

Special relationships w/ Unique funding sources

Full Doc & Stated Income....LTVs to 90%

**Title**

**SubTitle**

Varied Sources of Private Funding

Fast Fundings possible for unique situations

**Title**

**SubTitle**

REO properties for sale

Mortgages purchased

**Title**

**SubTitle**

REO portfolios purchased...100 mil min

Commodities

**Title**

**SubTitle** Private Bank offers Portfolio Loans

All types property & scenarios considered

Case by case UW & pricing to 70% LTV on 'makes sense' loans

Lending in 50 states, Residential & Commercial

No total properties owned max

Blanket loans & cross collateral, OK

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Submit all files through me.

Conditional approval and closing turn times depend on loan program.

**Mortgage Clause:**

Depends on loan program.

**General Credit Guidelines:**

Depends on loan program.

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**Company:** HSBC  
**AENName:** Danielle Soto  
**Email:** danielle.m.soto@us.hsbc.com  
**Phone #:** (916) 218-8761  
**Cell #:** N/A  
**fax #:** (916) 536-9031

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Gift Funds, Gift of Equity, Stocks, Bonds, etc..., Non Perm Aliens, Non-Occupant Co-Borrower, No Score, Alternative Credit, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, High Score, No Credit RePull, Business Bank Statements, SISA, SIVA, VOE Only, Agency Jumbo, EA I, Max LTV SIVA?, My Community, 6% Seller Concession, Buy Down Ok, Condos OK, FHA Jumbo, First Time Home Buyers?, No Housing History, Private VOR, 40 year mortgage, MLS Listing, Quit claim today-C/O tomorrow, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Non-Owner, Seller Held seconds, Mortgage Brokers, No 4506, Realtors, SIVA- Max LTV???, SIVA-Cash Out, SIVA-Non-Owner, Boarder Income Allowed, Fully Assumable Mortgage

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

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**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Just Mortgage Inc  
**AEName:** Paul Cooney  
**Email:** p\_cooney@bellsouth.net  
**Phone #:** (305) 606-0163  
**Cell #:** (305) 606-0163  
**fax #:** (800) 531-0655

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Full Income/No Assets, SISA, SIVA, VOE Only, My Community, 6% Seller Concession, Condos OK, FHA Jumbo, FHA sponsorship for brokers, Streamline, First Time Home Buyers?, 40 year mortgage, Non-Conforming Jumbo Loans, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes, Non-Owner, Mortgage Brokers, Realtors, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Buy Out Ex-Spouse, Declining Value OK, DTI = 50% Ok

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Maryland, Michigan, Missouri, Montana, Nevada, New Jersey, North Carolina, Ohio, Oregon, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wyoming

**Approved States:**

Arizona, California, Colorado, Connecticut, Florida, Georgia, Hawaii

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Mango Bay Mortgage  
**AEName:** Arthur Lobbe  
**Email:** alobbe@mangobayinc.com  
**Phone #:** (561) 347-9811(23)  
**Cell #:** N/A  
**fax #:** (561) 347-9855

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Non-Occupant Co-Borrower, Self-Employed under 2 Years, Hard Money, No Doc, Refi Cash Out, Bed and Breakfast, Church, Coops, Gas Stations, Land, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, No Score, Below 500 FICO, Below 580, One Score, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, Streamlined, True No Doc, VOE Only, Private VOR, Non-Conforming Jumbo Loans, Super Jumbo, Commercial-Foriegn Country, Commercial-Over 2 MM, Residential-Foreign Country, Residential-Over 1 MM, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Lot/Land, Mixed Use, Non-Owner, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rapid Acquisition of property, Short Sale-Purchase, DTI = 50% Ok, DTI >=55% Ok, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Territory:**

N/A

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**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Mango Bay Mortgage  
**AENAME:** Brian Taylor  
**Email:** btaylor@mangobayinc.com  
**Phone #:** (561) 347-9811  
**Cell #:** (561) 445-1033  
**fax #:** (561) 347-9855

**Staff Contacts**

Position	Name	Phone	Cell	Fax	Email
Account Manager	Jane Smith	1111111111		1111111111	Jane@test.com
Rate Lock	John Test	1111111111		3333333333	John@test.com

**Niche Guidelines:**

Corp, Partnership, LLC, Non-Occupant Co-Borrower, Self-Employed under 2 Years, Hard Money, No Doc, Refi Cash Out, Bed and Breakfast, Church, Coops, Gas Stations, Land, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, No Score, Below 500 FICO, Below 580, One Score, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, Streamlined, True No Doc, VOE Only, Private VOR, Non-Conforming Jumbo Loans, Super Jumbo, Commercial-Foreign Country, Commercial-Over 2 MM, Residential-Foreign Country, Residential-Over 1 MM, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Lot/Land, Mixed Use, Non-Owner, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rapid Acquisition of property, Short Sale-Purchase, DTI = 50% Ok, DTI >=55% Ok, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

Step 1

Step 2

Step 3

**Mortgage Clause:**

Sample Mtgee clause here...

**General Credit Guidelines:**

N/A

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**Company:** Multicorp Financial  
**AENAME:** Mike Goldstein  
**Email:** mike@multicorpfinancial.com  
**Phone #:** (925) 275-8111(222)  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc,

---

Refi Cash Out, SISA, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Blended Score, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, Ignore Credit Counseling, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, SIVA, Streamlined, True No Doc, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, Rural Property, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller held 3rd liens, Seller Held seconds, Stand alone fixed 2nds, Stand Alone Heloc's, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Construction to Perm, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rapid Acquisition of property, Rehab, Short Sale-Purchase, Manual Underwriting, Payment Shock over 200%, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Arizona, California, Hawaii, Nevada, Oregon, Washington

**Closing Procedure:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

**Mortgage Clause:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

**General Credit Guidelines:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

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**Company:** Multicorp Financial  
**AEName:** Neil Groch  
**Email:** nealg@multicorpfinancial.com  
**Phone #:** (925) 725-9810  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Blended Score, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, Ignore Credit Counseling, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, SIVA, Streamlined,

True No Doc, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, Rural Property, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller held 3rd liens, Seller Held seconds, Stand alone fixed 2nds, Stand Alone Heloc's, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Construction to Perm, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rapid Acquisition of property, Rehab, Short Sale-Purchase, Manual Underwriting, Payment Shock over 200%, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, California, Hawaii, Nevada, Oregon, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** My Loan Post  
**AENAME:** Chris-Gmail fuelling  
**Email:** cff2880@gmail.com  
**Phone #:** (111) 111-1111  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Gift Funds, No Ratio, Unsecured Business LOC

**Highlights:**

**Territory:**

Alaska

**Approved States:**

Alaska

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** NorthStar Lending  
**AENAME:** Darren Wilson  
**Email:** dwilson@mynorthstarlending.com  
**Phone #:** (954) 696-4548  
**Cell #:** N/A  
**fax #:** (866) 913-6523

**Staff Contacts**

N/A

**Niche Guidelines:**

Gift of Equity, Alternative Credit, No Credit RePull, EA I, No declining market LTV adj., 6% Seller Concession, Alt Credit allowed, FHA sponsorship for brokers, Manual Underwrite, First Time Home Buyers?, 40 year mortgage, 2nd Home, Condo Conversions, Non Warrantable Condos, Non-Owner, Non-Arm's Length, DTI = 50% Ok, Manual Underwriting

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**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, Colorado, Connecticut, Florida, Kentucky, Maryland, Nevada, Oklahoma, South Carolina, Tennessee, Texas

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Plaza Home Mortgage  
**AEName:** Kim Kershaw  
**Email:** kkershaw@plazahomemortgage.com  
**Phone #:** (916) 705-5463  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Gift Funds, Gift of Equity, Alternative Credit, Brokers Credit OK<60 days, No Credit RePull, Full Income/No Assets, Streamlined, Agency Jumbo, Flex 97, My Community, No declining market hit, We run DU for you, 6% Seller Concession, Alt Credit allowed, FHA Jumbo, FHA Secure, FHA sponsorship for brokers, Manual Underwrite, Streamline, First Time Home Buyers?, 40 year mortgage, Super Jumbo, 2nd Home, High Rise Condo, Non-Owner, Reverse Mortgages, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alaska, Arizona, California, Colorado, Connecticut, Florida, Hawaii, Idaho, Maine, Massachusetts, Montana, Nevada, New Mexico, Oregon, Texas, Utah, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Popular Mortgage  
**AEName:** Ami Ruiz  
**Email:** aruiz@popularmortgage.com  
**Phone #:** (800) 692-3447  
**Cell #:** (305) 776-6442  
**fax #:** (888) 215-6251

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, No Score, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, One Score, Pay off Bk. 13 at closing, Trades<12 Months, Full Income/No Assets, Streamlined, VOE Only, My Community, FHA sponsorship for brokers, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Assets/Funds, MLS Listing, Lofts, Rural Property, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Leasehold, Mixed Use, Non Warrantable Condos, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, Flips Ok, Short Sale-Purchase, 48 Hour Closing Time, Boarder Income

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Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Manufacturing, Mixed, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

**Company:** Popular Mortgage  
**AEName:** Christian Hoheb  
**Email:** choheb@popularmortgage.com  
**Phone #:** (800) 692-3447(202)  
**Cell #:** (954) 540-8715  
**fax #:** (888) 279-2291

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, No Score, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, One Score, Pay off Bk. 13 at closing, Trades<12 Months, Full Income/No Assets, Streamlined, VOE Only, My Community, FHA sponsorship for brokers, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Assets/Funds, MLS Listing, Lofts, Rural Property, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Leasehold, Mixed Use, Non Warrantable Condos, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, Flips Ok, Short Sale-Purchase, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Manufacturing, Mixed, Rural

**Highlights:**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

Popular Mortgage Corp. ISAOA/ATIMA  
14750 NW 77 Ct Suite 313  
Miami, Fl 33016

**General Credit Guidelines:**

N/A

**Company:** Preferred Capital  
**AEName:** Stephanie Matzke  
**Email:** smatzke@prefercapital.com  
**Phone #:** (727) 418-4189  
**Cell #:** N/A  
**fax #:** (888) 574-8155

**Staff Contacts**

Position	Name	Phone	Cell	Fax	Email
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Account Manager      Kathy Johnson      8004540109      8002549847      kjohnson@prefercapital.com

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Ch. 7 < 2 yrs, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Tradelines, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Full Income/No Assets, SIVA, EA I, EA II, My Community, Manual Underwrite, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 100% USDA Rural-No MI, 85% LTV N/O/O No MI, Non-Conforming Jumbo Loans, Over 100% LTV, Assets/Funds, MLS Listing, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Leasehold, Log Homes, Non-Owner, >80% LTV 680+ O/O, SIVA- Max LTV???, SIVA-Cash Out, Land Contract, Non-Arm's Length, Buy Out Ex-Spouse, Lease Option, Short Sale-Purchase, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Rural

**Highlights:**

**Territory:**

Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, Missouri, Montana, Nebraska, New Mexico, Ohio, Oregon, South Carolina, Tennessee, Wisconsin

**Approved States:**

Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, New Mexico, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Wisconsin

**Closing Procedure:**

Once a fee sheet is received from underwriter to broker that is your clear to close and closing info is listed with fee's.

**Mortgage Clause:**

Preferred Capital

ISAOA

One Plaza Drive Suite 3

Pendleton, IN 46064

**General Credit Guidelines:**

Call AE to discuss

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**Company:** Proto Fund  
**AENAME:** Vanessa Gutierrez  
**Email:** vgutierrez@tampabay.rr.com  
**Phone #:** (813) 436-6803  
**Cell #:** (813) 436-6803  
**fax #:** (813) 333-5983

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, 12 Month Bk. Statements, Alt/Limited Doc, Full Income/No Assets, EA II, EA III, My Community, FHA sponsorship for brokers, First Time Home Buyers?, 40 year mortgage, Borrower on Title, MLS Listing, Rural Property, Condo Conversions, Condo Tels, Modular, Non Warrantable Condos, Non-Owner, Seller Held seconds, Reverse Mortgages, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok

**Highlights:**

**Title**

**SubTitle**      **95% VOE ONLY**

MAX LTV 95% with credit score of 660 or 90% with credit score of 620 EVEN IN DECLINING MARKETS.

NO W2's or paystubs required! (not for self employed borrowers)

Fully completed VOE by the employer, including income section for last 2 years.

**Title**

**SubTitle**      **When Should You Use Proto Fund Mortgage?**

...when you need NO SEASONING ON VALUE

...when you need a VOE only program on W2 employees.

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...when you need 95% LTV in a declining market, full doc with a min 620

...when you need great rates! (FHA or conforming)

...when you need to refinance a property that is 3 months off the MLS

...WHEN YOU NEED GREAT, EFFICIENT SERVICE!!!

**Title**

**SubTitle**      **NO SEASONING ON VALUE**

"A" and "ALT A" loans - NON of our AGENCY loans require seasoning of value!

Refinance using the NEW value!!

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Arizona, California, Colorado, Connecticut, Florida, Hawaii, Maine, Missouri, Nevada, New Mexico, Oklahoma, Oregon, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Reunion Mortgage  
**AENAME:** Julie Moore  
**Email:** jmoore@reunionmortgage.com  
**Phone #:** (916) 838-7832  
**Cell #:** N/A  
**fax #:** (866) 916-5206

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Non-Occupant Co-Borrower, Perm Aliens, Brokers Credit OK<60 days, No Credit RePull, Full Income/No Assets, Streamlined, My Community, 1x30(s) Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Borrower on Title, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, High Rise Condo, Modular, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, R/T Refi w/Sub 2nd, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Utah, Vermont, Washington, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Senderra Funding  
**AENAME:** mel Freyre  
**Email:** mel.freyre@senderra.com  
**Phone #:** (786) 208-4169  
**Cell #:** N/A  
**fax #:** (704) 496-6227

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Self-Employed under 2 Years, Multi Family-NEW, Ch. 7 < 2 yrs, Foreclosure, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Credit RePull, One Score, Pay off Bk. 13 at closing, Streamlined, Agency Jumbo, No declining market hit, We run DU for you, 6% Seller Concession, Condos OK, FHA Jumbo, Flexible Ratios, Manual Underwrite, Streamline, First Time Home Buyers?, Private VOR, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Non-Owner, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Sierra Pacific  
**AENAME:** Debbie Hardy  
**Email:** debbieh@spm1.com  
**Phone #:** (916) 835-6267  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Full Income/No Assets, My Community, First Time Home Buyers?, 40 year mortgage, Assets/Funds, Rural Property, 2nd Home, Non-Owner, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, California, Colorado, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** SunTrust Wholesale  
**AENAME:** Laura Maxwell  
**Email:** laura.maxwell-lynch@suntrust.com  
**Phone #:** (916) 402-3488  
**Cell #:** N/A  
**fax #:** (925) 543-2211

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Brokers Credit OK<60 days, No Credit RePull, Alt/Limited Doc, Full Income/No Assets, SIVA, Agency Jumbo, Flex 97, My Community, 6% Seller Concession, Condos OK, FHA Jumbo, FHA Secure, Flexible Ratios, Manual Underwrite, Streamline, First Time Home Buyers?, No Housing History, Private VOR, 100% USDA Rural-No MI, 40 year mortgage, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Leasehold, Modular, Non-Owner, Seller Held seconds, Mortgage Brokers, Realtors, SIVA-Cash Out, SIVA-Non-Owner, Buy Out Ex-Spouse, Construction Perm, Lease Option, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** United Wholesale Mortgage  
**AENAME:** Garrett Bergeson  
**Email:** gbergeson@uwmco.com  
**Phone #:** (708) 275-4238  
**Cell #:** N/A  
**fax #:** (815) 331-0845

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Non-Occupant Co-Borrower, Ch. 7 < 2 yrs, Foreclosure, Alternative Credit, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Pay off Bk. 13 at closing, Full Income/No Assets, Streamlined, FHA sponsorship for brokers, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 100% LTV-O/O, Non-Conforming Jumbo Loans, Manufactured, Modular, Construction to Perm, 48 Hour Closing Time, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting

**Highlights:**

**Title**

**SubTitle** **FHA Specialists**

Approve/eligibles in 48 hours

NO Cap on DTI on Refer/eligible

Collections NEVER required to be paid

**Territory:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Montana, Nevada, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, West Virginia, Wyoming

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Utah, Virginia, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Order docs online.  
Close 24 hours after ctc

**Mortgage Clause:**

United Wholesale Mortgage  
I.S.A.O.A.  
555 S. Adams Rd. Suite 200  
Birmingham, MI 48009

**General Credit Guidelines:**

580+ FICO  
approve or refer/eligible

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**Lender Type: Fannie/Freddie**

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**Company:** AME Financial Corp  
**AEName:** Dan Knecht  
**Email:** dknecht@amefc.com  
**Phone #:** (770) 406-2138  
**Cell #:** N/A  
**fax #:** (770) 406-2220

**Staff Contacts**

N/A

**Niche Guidelines:**

Full Income/No Assets, SIVA, My Community, First Time Home Buyers?, Non-Conforming Jumbo Loans, 2nd Home, Non-Owner, Lender Paid MI

**Highlights:**

**Title**

**SubTitle** AME FINCNANCIAL

**Territory:**

Alabama, Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nevada, New Mexico, North Carolina, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Virginia, Washington

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nevada, New Mexico, North Carolina, Oregon, South Carolina, Tennessee, Texas, Virginia, Washington

**Closing Procedure:**

Once conditions cleared, allow 24 hrs to close

**Mortgage Clause:**

AME Financial and/or its successors  
6455 Shiloh Rd,  
Alpharetta, GA 30005

**General Credit Guidelines:**

620+

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**Company:** AMTRUST BANK  
**AEName:** JERRY CUMMINGS  
**Email:** jcummings@amtrust.com  
**Phone #:** (888) 321-6700  
**Cell #:** (614) 264-6700

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fax #: N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Gift Funds, Gift of Equity, Non-Purchasing Spouse, Non-Occupant Co-Borrower, Perm Aliens, Owner-User, Refi Cash Out, SIVA, Church, Light Industrial, Mobile Home parks-NEW, Office Buildings, Office Condo, Retail, Self Storage, Strip Shopping Center, No Score, No Tradelines, 24 Month Bank Statements, Business Bank Statements, VOE Only, My Community, First Time Home Buyers?, 100% LTV-O/O, Rural Property, 10+ Acres, 2nd Home, Condo Conversions, High Rise Condo, Leasehold, Log Homes, Lot/Land, Mixed Use, Modular, Non Warrantable Condos, Bridge Loans, Land Contract, Lease Option, More than 10 Properties owned, Declining Value OK, Lender Paid MI, Agricultural, Rural

**Highlights:**

**Territory:**

Ohio

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Bank United  
**AEName:** ANA PEREZ  
**Email:** anperez@bankunited.com  
**Phone #:** (305) 498-7515  
**Cell #:** (305) 498-7515  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Foreign National, SIVA, No Score, 1 Day out of BK, Alternative Credit, Collections, Charge Offs?, High Score, One Score, Alt/Limited Doc, Full Income/No Assets, SISA, SIVA, Streamlined, Agency Jumbo, EA I, EA II, EA III, Mortgage Late OK, My Community, We run DU for you, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 40 year mortgage, Any Option Arm?, Hybrid Option Arm, Jumbo Option Arms, Non-Conforming Jumbo Loans, Super Jumbo, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes, Manufactured, Manufactured Home >15 yrs, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, >80% LTV 680+ O/O, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Non-Arm's Length, Assignable Contracts, Buy Out Ex-Spouse, Boarder Income Allowed, DTI = 50% Ok, DTI >=55% Ok, Fully Assumable Mortgage, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

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N/A

**General Credit Guidelines:**

N/A

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**Company:** BB&T  
**AEName:** Jeff Roundtree  
**Email:** jtrountree@bbandt.com  
**Phone #:** (678) 625-3139  
**Cell #:** N/A  
**fax #:** (888) 453-0740

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Gift Funds, Gift of Equity, Below 580, 12 Month Bk. Statements, Full Income/No Assets, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Assets/Funds, MLS Listing, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Modular, Non-Owner, Seller Held seconds, Non-Arm's Length, Lease Option, Declining Value OK, DTI = 50% Ok, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Colorado, District of Columbia, Florida, Georgia, Indiana, Kentucky, Maryland, New Jersey, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia, West Virginia

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Citi Mortgage  
**AEName:** Bob Vasile  
**Email:** bob.vasile@citigroup.com  
**Phone #:** (954) 604-7767  
**Cell #:** (954) 604-7767  
**fax #:** (954) 252-4248

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, Down payment Asst. programs, Gift Funds, Seasoning of Funds/Assets?, Stocks, Bonds, etc..., Perm Aliens, Construction Loan, Coops, Land, Ch. 7 < 2 yrs, High Score b/w borrowers, 1 Day out of BK, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Credit RePull, Full Income/No Assets, SISA, SIVA, Streamlined, Max LTV SISA?, Max LTV SIVA?, Mortgage Late OK, My Community, Stated W-2, We run DU for you, FHA Jumbo, FHA Secure, Streamline, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, Private VOR, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Borrower on Title, MLS Listing, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Coops, High Rise Condo, Leasehold, Lot/Land, Non Warrantable Condos, Asset Based-Stated Income, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA- Max LTV???, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Construction to Perm, Land Contract, Buy Out Ex-Spouse, Construction Loans, Lease Option, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, 48 Hour Closing Time, Declining Pre-Pay, Declining Value OK, DTI = 50% Ok, Lender Paid MI, Manual Underwriting, Rural

**Highlights:**

**Territory:**

Florida

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi,

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Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** First Northern Bank  
**AENAME:** Bill Arnot  
**Email:** barnott@thatsmybank.com  
**Phone #:** (916) 817-3910  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, SIVA, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 3-4 Units, Log Homes, Lot/Land, Manufactured, Mixed Use, Non-Owner, Unimproved land, SIVA- Max LTV???, Construction to Perm, Construction Loans, Construction Owner-Builder, Construction Perm, More than 10 Properties owned, Rehab, Manual Underwriting, Agricultural, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

California

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** HSBC  
**AENAME:** Danielle Soto  
**Email:** danielle.m.soto@us.hsbc.com  
**Phone #:** (916) 218-8761  
**Cell #:** N/A  
**fax #:** (916) 536-9031

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Gift Funds, Gift of Equity, Stocks, Bonds, etc..., Non Perm Aliens, Non-Occupant Co-Borrower, No Score, Alternative Credit, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, High Score, No Credit RePull, Business Bank Statements, SISA, SIVA, VOE Only, Agency Jumbo, EA I, Max LTV SIVA?, My Community, 6% Seller Concession, Buy Down Ok, Condos OK, FHA Jumbo, First Time Home Buyers?, No Housing History, Private VOR, 40 year mortgage, MLS Listing, Quit claim today-C/O tomorrow, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Non-Owner, Seller Held seconds, Mortgage Brokers, No 4506, Realtors, SIVA- Max LTV???, SIVA-Cash Out, SIVA-Non-Owner, Boarder Income Allowed, Fully Assumable Mortgage

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio,

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Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Just Mortgage Inc  
**AEName:** Paul Cooney  
**Email:** p\_cooney@bellsouth.net  
**Phone #:** (305) 606-0163  
**Cell #:** (305) 606-0163  
**fax #:** (800) 531-0655

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Full Income/No Assets, SISA, SIVA, VOE Only, My Community, 6% Seller Concession, Condos OK, FHA Jumbo, FHA sponsorship for brokers, Streamline, First Time Home Buyers?, 40 year mortgage, Non-Conforming Jumbo Loans, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes, Non-Owner, Mortgage Brokers, Realtors, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Buy Out Ex-Spouse, Declining Value OK, DTI = 50% Ok

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Maryland, Michigan, Missouri, Montana, Nevada, New Jersey, North Carolina, Ohio, Oregon, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wyoming

**Approved States:**

Arizona, California, Colorado, Connecticut, Florida, Georgia, Hawaii

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** My Loan Post  
**AEName:** Chris-Gmail fuelling  
**Email:** cff2880@gmail.com  
**Phone #:** (111) 111-1111  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Gift Funds, No Ratio, Unsecured Business LOC

**Highlights:**

**Territory:**

Alaska

**Approved States:**

Alaska

**Closing Procedure:**

N/A

**Mortgage Clause:**

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N/A

**General Credit Guidelines:**

N/A

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**Company:** NorthStar Lending  
**AEName:** Darren Wilson  
**Email:** dwilson@mynorthstarlending.com  
**Phone #:** (954) 696-4548  
**Cell #:** N/A  
**fax #:** (866) 913-6523

**Staff Contacts**

N/A

**Niche Guidelines:**

Gift of Equity, Alternative Credit, No Credit RePull, EA I, No declining market LTV adj., 6% Seller Concession, Alt Credit allowed, FHA sponsorship for brokers, Manual Underwrite, First Time Home Buyers?, 40 year mortgage, 2nd Home, Condo Conversions, Non Warrantable Condos, Non-Owner, Non-Arm's Length, DTI = 50% Ok, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, Colorado, Connecticut, Florida, Kentucky, Maryland, Nevada, Oklahoma, South Carolina, Tennessee, Texas

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Plaza Home Mortgage  
**AEName:** Kim Kershaw  
**Email:** kkershaw@plazahomemortgage.com  
**Phone #:** (916) 705-5463  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Gift Funds, Gift of Equity, Alternative Credit, Brokers Credit OK<60 days, No Credit RePull, Full Income/No Assets, Streamlined, Agency Jumbo, Flex 97, My Community, No declining market hit, We run DU for you, 6% Seller Concession, Alt Credit allowed, FHA Jumbo, FHA Secure, FHA sponsorship for brokers, Manual Underwrite, Streamline, First Time Home Buyers?, 40 year mortgage, Super Jumbo, 2nd Home, High Rise Condo, Non-Owner, Reverse Mortgages, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alaska, Arizona, California, Colorado, Connecticut, Florida, Hawaii, Idaho, Maine, Massachusetts, Montana, Nevada, New Mexico, Oregon, Texas, Utah, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Popular Mortgage  
**AENAME:** Ami Ruiz  
**Email:** aruiz@popularmortgage.com  
**Phone #:** (800) 692-3447  
**Cell #:** (305) 776-6442  
**fax #:** (888) 215-6251

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, No Score, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, One Score, Pay off Bk. 13 at closing, Trades<12 Months, Full Income/No Assets, Streamlined, VOE Only, My Community, FHA sponsorship for brokers, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Assets/Funds, MLS Listing, Lofts, Rural Property, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Leasehold, Mixed Use, Non Warrantable Condos, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, Flips Ok, Short Sale-Purchase, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Manufacturing, Mixed, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Popular Mortgage  
**AENAME:** Christian Hoheb  
**Email:** choheb@popularmortgage.com  
**Phone #:** (800) 692-3447(202)  
**Cell #:** (954) 540-8715  
**fax #:** (888) 279-2291

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, No Score, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, One Score, Pay off Bk. 13 at closing, Trades<12 Months, Full Income/No Assets, Streamlined, VOE Only, My Community, FHA sponsorship for brokers, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Assets/Funds, MLS Listing, Lofts, Rural Property, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Leasehold, Mixed Use, Non Warrantable Condos, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, Flips Ok, Short Sale-Purchase, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Manufacturing, Mixed, Rural

**Highlights:**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

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N/A

**Mortgage Clause:**

Popular Mortgage Corp. ISAOA/ATIMA  
14750 NW 77 Ct Suite 313  
Miami, FL 33016

**General Credit Guidelines:**

N/A

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**Company:** Preferred Capital  
**AEName:** Stephanie Matzke  
**Email:** smatzke@prefercapital.com  
**Phone #:** (727) 418-4189  
**Cell #:** N/A  
**fax #:** (888) 574-8155

**Staff Contacts**

Position	Name	Phone	Cell	Fax	Email
Account Manager	Kathy Johnson	8004540109		8002549847	kjohnson@prefercapital.com

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Ch. 7 < 2 yrs, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Tradelines, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Full Income/No Assets, SIVA, EA I, EA II, My Community, Manual Underwrite, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 100% USDA Rural-No MI, 85% LTV N/O/O No MI, Non-Conforming Jumbo Loans, Over 100% LTV, Assets/Funds, MLS Listing, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Leasehold, Log Homes, Non-Owner, >80% LTV 680+ O/O, SIVA- Max LTV???, SIVA-Cash Out, Land Contract, Non-Arm's Length, Buy Out Ex-Spouse, Lease Option, Short Sale-Purchase, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Rural

**Highlights:**

**Territory:**

Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Michigan, Missouri, Montana, Nebraska, New Mexico, Ohio, Oregon, South Carolina, Tennessee, Wisconsin

**Approved States:**

Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, New Mexico, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Wisconsin

**Closing Procedure:**

Once a fee sheet is received from underwriter to broker that is your clear to close and closing info is listed with fee's.

**Mortgage Clause:**

Preferred Capital  
ISAOA  
One Plaza Drive Suite 3  
Pendleton, IN 46064

**General Credit Guidelines:**

Call AE to discuss

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**Company:** Proto Fund  
**AEName:** Vanessa Gutierrez  
**Email:** vgutierrez@tampabay.rr.com  
**Phone #:** (813) 436-6803  
**Cell #:** (813) 436-6803  
**fax #:** (813) 333-5983

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, 12 Month Bk. Statements, Alt/Limited Doc, Full Income/No Assets, EA II, EA III,

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My Community, FHA sponsorship for brokers, First Time Home Buyers?, 40 year mortgage, Borrower on Title, MLS Listing, Rural Property, Condo Conversions, Condo Tels, Modular, Non Warrantable Condos, Non-Owner, Seller Held seconds, Reverse Mortgages, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok

**Highlights:**

**Title**

**SubTitle**      **95% VOE ONLY**

MAX LTV 95% with credit score of 660 or 90% with credit score of 620 EVEN IN DECLINING MARKETS.

NO W2's or paystubs required! (not for self employed borrowers)

Fully completed VOE by the employer, including income section for last 2 years.

**Title**

**SubTitle**      **When Should You Use Proto Fund Mortgage?**

...when you need NO SEASONING ON VALUE

...when you need a VOE only program on W2 employees.

...when you need 95% LTV in a declining market, full doc with a min 620

...when you need great rates! (FHA or conforming)

...when you need to refinance a property that is 3 months off the MLS

...WHEN YOU NEED GREAT, EFFICIENT SERVICE!!!

**Title**

**SubTitle**      **NO SEASONING ON VALUE**

"A" and "ALT A" loans - NON of our AGENCY loans require seasoning of value!

Refinance using the NEW value!!

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Arizona, California, Colorado, Connecticut, Florida, Hawaii, Maine, Missouri, Nevada, New Mexico, Oklahoma, Oregon, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:**              Reunion Mortgage

**AEName:**              Julie Moore

**Email:**                jmoore@reunionmortgage.com

**Phone #:**              (916) 838-7832

**Cell #:**                N/A

**fax #:**                 (866) 916-5206

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Non-Occupant Co-Borrower, Perm Aliens, Brokers Credit OK<60 days, No Credit RePull, Full Income/No Assets, Streamlined, My Community, 1x30(s) Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Borrower on Title, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, High Rise Condo, Modular, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, R/T Refi w/Sub 2nd, 48 Hour Closing Time, Declining Value OK, DTI = 50%

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Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Utah, Vermont, Washington, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Senderra Funding  
**AEName:** mel Freyre  
**Email:** mel.freyre@senderra.com  
**Phone #:** (786) 208-4169  
**Cell #:** N/A  
**fax #:** (704) 496-6227

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Self-Employed under 2 Years, Multi Family-NEW, Ch. 7 < 2 yrs, Foreclosure, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Credit RePull, One Score, Pay off Bk. 13 at closing, Streamlined, Agency Jumbo, No declining market hit, We run DU for you, 6% Seller Concession, Condos OK, FHA Jumbo, Flexible Ratios, Manual Underwrite, Streamline, First Time Home Buyers?, Private VOR, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Non-Owner, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Sierra Pacific  
**AEName:** Debbie Hardy  
**Email:** debbieh@spm1.com  
**Phone #:** (916) 835-6267  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

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Borrowed Funds, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Full Income/No Assets, My Community, First Time Home Buyers?, 40 year mortgage, Assets/Funds, Rural Property, 2nd Home, Non-Owner, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, California, Colorado, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** SunTrust Wholesale  
**AEName:** Laura Maxwell  
**Email:** laura.maxwell-lynch@suntrust.com  
**Phone #:** (916) 402-3488  
**Cell #:** N/A  
**fax #:** (925) 543-2211

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Brokers Credit OK<60 days, No Credit RePull, Alt/Limited Doc, Full Income/No Assets, SIVA, Agency Jumbo, Flex 97, My Community, 6% Seller Concession, Condos OK, FHA Jumbo, FHA Secure, Flexible Ratios, Manual Underwrite, Streamline, First Time Home Buyers?, No Housing History, Private VOR, 100% USDA Rural-No MI, 40 year mortgage, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Leasehold, Modular, Non-Owner, Seller Held seconds, Mortgage Brokers, Realtors, SIVA-Cash Out, SIVA-Non-Owner, Buy Out Ex-Spouse, Construction Perm, Lease Option, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** United Wholesale Mortgage  
**AEName:** Garrett Bergeson  
**Email:** gbergeson@uwmco.com  
**Phone #:** (708) 275-4238  
**Cell #:** N/A  
**fax #:** (815) 331-0845

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**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Non-Occupant Co-Borrower, Ch. 7 < 2 yrs, Foreclosure, Alternative Credit, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Pay off Bk. 13 at closing, Full Income/No Assets, Streamlined, FHA sponsorship for brokers, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 100% LTV-O/O, Non-Conforming Jumbo Loans, Manufactured, Modular, Construction to Perm, 48 Hour Closing Time, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting

**Highlights:**

**Title**

**SubTitle**      **FHA Specialists**

Approve/eligibles in 48 hours

NO Cap on DTI on Refer/eligible

Collections NEVER required to be paid

**Territory:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Montana, Nevada, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, West Virginia, Wyoming

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Utah, Virginia, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Order docs online.

Close 24 hours after ctc

**Mortgage Clause:**

United Wholesale Mortgage

I.S.A.O.A.

555 S. Adams Rd. Suite 200

Birmingham, MI 48009

**General Credit Guidelines:**

580+ FICO

approve or refer/eligible

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**Company:** Wells Fargo  
**AEName:** Scott Alfstad  
**Email:** scott.l.alfstad@wellsfargo.com  
**Phone #:** (916) 276-3232  
**Cell #:** N/A  
**fax #:** (916) 638-1819

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Owner-User, Refi Cash Out, Special Purpose, Auto Repair, Bed and Breakfast, Coops, Day Care/Vocational School, Gas Stations, Heavy Industrial Mfg, Investment Properties, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Retail, Self Storage, Strip Shopping Center, Warehouse, Alternative Credit, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Trades<12 Months, Full Income/No Assets, VOE Only, Mortgage Late OK, My Community, No declining market hit, No declining market LTV adj., 6% Seller Concession, Buy Down Ok, Condos OK, FHA Secure, FHA sponsorship for brokers, Manual Underwrite, Streamline, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Rolling Lates OK, 100% USDA Rural-No MI, 40 year mortgage, Borrower on Title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Coops, Dome Home, High Rise Condo, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, 2nd behind Jumbo Loan, Piggyback/Combo, Non-Arm's Length, Buy Out Ex-Spouse, Multiple Loans/ Properties?, Reverse Mortgages, Short Sale-Purchase, 48 Hour Closing Time, Declining Value OK, Lender Paid MI, Manual Underwriting, Exception Based, Mixed, Other, Rural

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**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Lender Type: FHA**

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**Company:** AME Financial Corp  
**AEName:** Dan Knecht  
**Email:** dknecht@amefc.com  
**Phone #:** (770) 406-2138  
**Cell #:** N/A  
**fax #:** (770) 406-2220

**Staff Contacts**

N/A

**Niche Guidelines:**

Full Income/No Assets, SIVA, My Community, First Time Home Buyers?, Non-Conforming Jumbo Loans, 2nd Home, Non-Owner, Lender Paid MI

**Highlights:**

**Title**

**SubTitle** AME FINCNANCIAL

**Territory:**

Alabama, Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nevada, New Mexico, North Carolina, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Virginia, Washington

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nevada, New Mexico, North Carolina, Oregon, South Carolina, Tennessee, Texas, Virginia, Washington

**Closing Procedure:**

Once conditions cleared, allow 24 hrs to close

**Mortgage Clause:**

AME Financial and/or its successors  
6455 Shiloh Rd,  
Alpharetta, GA 30005

**General Credit Guidelines:**

620+

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**Company:** Bank United  
**AEName:** ANA PEREZ  
**Email:** anperez@bankunited.com  
**Phone #:** (305) 498-7515  
**Cell #:** (305) 498-7515  
**fax #:** N/A

**Staff Contacts**

N/A

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**Niche Guidelines:**

Business Assets, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Foreign National, SIVA, No Score, 1 Day out of BK, Alternative Credit, Collections, Charge Offs?, High Score, One Score, Alt/Limited Doc, Full Income/No Assets, SISA, SIVA, Streamlined, Agency Jumbo, EA I, EA II, EA III, Mortgage Late OK, My Community, We run DU for you, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 40 year mortgage, Any Option Arm?, Hybrid Option Arm, Jumbo Option Arms, Non-Conforming Jumbo Loans, Super Jumbo, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes, Manufactured, Manufactured Home >15 yrs, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, >80% LTV 680+ O/O, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Non-Arm's Length, Assignable Contracts, Buy Out Ex-Spouse, Boarder Income Allowed, DTI = 50% Ok, DTI >=55% Ok, Fully Assumable Mortgage, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** EQUIFIRST  
**AEName:** Carla McMahan  
**Email:** CmcMahan@equifirst.com  
**Phone #:** (866) 369-6259  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Self-Employed under 2 Years, Ch. 7 < 2 yrs, No Score, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Full Income/No Assets, Streamlined, 6% Seller Concession, Alt Credit allowed, Buy Down Ok, Condos OK, FHA Jumbo, Flexible Ratios, Manual Underwrite, Streamline, 1x30(s) Ok, First Time Home Buyers?, No Housing History, Private VOR, Rural Property, 10+ Acres, 3-4 Units, Condo Conversions, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Construction to Perm, Land Contract, Buy Out Ex-Spouse, Lease Option, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

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**General Credit Guidelines:**

N/A

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**Company:** EQUIFIRST  
**AEName:** FABIO MUNROE  
**Email:** fmunroe@equifirst.com  
**Phone #:** (407) 758-1773  
**Cell #:** (407) 758-1773  
**fax #:** (704) 625-6814

**Staff Contacts**

Position	Name	Phone	Cell	Fax	Email
Account Manager	Jenny Johnson	7046794400			jfjohnson@equifirst.com

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Self-Employed under 2 Years, Ch. 7 < 2 yrs, No Score, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Full Income/No Assets, Streamlined, 6% Seller Concession, Alt Credit allowed, Buy Down Ok, Condos OK, FHA Jumbo, Flexible Ratios, Manual Underwrite, Streamline, 1x30(s) Ok, First Time Home Buyers?, No Housing History, Private VOR, Rural Property, 10+ Acres, 3-4 Units, Condo Conversions, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Construction to Perm, Land Contract, Buy Out Ex-Spouse, Lease Option, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Rural

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** HSBC  
**AEName:** Danielle Soto  
**Email:** danielle.m.soto@us.hsbc.com  
**Phone #:** (916) 218-8761  
**Cell #:** N/A  
**fax #:** (916) 536-9031

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Gift Funds, Gift of Equity, Stocks, Bonds, etc..., Non Perm Aliens, Non-Occupant Co-Borrower, No Score, Alternative Credit, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, High Score, No Credit RePull, Business Bank Statements, SISA, SIVA, VOE Only, Agency Jumbo, EA I, Max LTV SIVA?, My Community, 6% Seller Concession, Buy Down Ok, Condos OK, FHA Jumbo, First Time Home Buyers?, No Housing History, Private VOR, 40 year mortgage, MLS Listing, Quit claim today-C/O tomorrow, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Non-Owner, Seller Held seconds, Mortgage Brokers, No 4506,

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Realtors, SIVA- Max LTV???, SIVA-Cash Out, SIVA-Non-Owner, Boarder Income Allowed, Fully Assumable Mortgage

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Just Mortgage Inc

**AEName:** Paul Cooney

**Email:** p\_cooney@bellsouth.net

**Phone #:** (305) 606-0163

**Cell #:** (305) 606-0163

**fax #:** (800) 531-0655

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Full Income/No Assets, SISA, SIVA, VOE Only, My Community, 6% Seller Concession, Condos OK, FHA Jumbo, FHA sponsorship for brokers, Streamline, First Time Home Buyers?, 40 year mortgage, Non-Conforming Jumbo Loans, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes, Non-Owner, Mortgage Brokers, Realtors, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Buy Out Ex-Spouse, Declining Value OK, DTI = 50% Ok

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, California, Colorado, Connecticut, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Maryland, Michigan, Missouri, Montana, Nevada, New Jersey, North Carolina, Ohio, Oregon, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wyoming

**Approved States:**

Arizona, California, Colorado, Connecticut, Florida, Georgia, Hawaii

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Perfect FHA

**AEName:** Peter Lopez

**Email:** plopez@perfectfha.com

**Phone #:** (800) 201-7314

**Cell #:** N/A

**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Refi Cash Out, Foreclosure, No Score, Alternative Credit, Below 500 FICO, Below 580, Brokers Credit OK<60

days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Full Income/No Assets, 6% Seller Concession, Alt Credit allowed, Condos OK, FHA Jumbo, FHA sponsorship for brokers, Flexible Ratios, Manual Underwrite, Manufactured, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Assets/Funds, MLS Listing, Rural Property, 10+ Acres, 3-4 Units, Condo Conversions, Dome Home, High Rise Condo, Manufactured, Modular, Land Contract, Non-Arm's Length, Lease Option, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, California, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Michigan, Missouri, New Mexico, Ohio, South Carolina, Tennessee, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Perfect FHA  
**AENAME:** Yoandra Betancourt  
**Email:** ybetancourt@perfectfha.com  
**Phone #:** (800) 201-7314  
**Cell #:** N/A  
**fax #:** (800) 201-5417

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Refi Cash Out, Foreclosure, No Score, Alternative Credit, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Full Income/No Assets, 6% Seller Concession, Alt Credit allowed, Condos OK, FHA Jumbo, FHA sponsorship for brokers, Flexible Ratios, Manual Underwrite, Manufactured, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Assets/Funds, MLS Listing, Rural Property, 10+ Acres, 3-4 Units, Condo Conversions, Dome Home, High Rise Condo, Manufactured, Modular, Land Contract, Non-Arm's Length, Lease Option, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, California, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Michigan, Missouri, New Mexico, Ohio, South Carolina, Tennessee, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Plaza Home Mortgage  
**AENAME:** Kim Kershaw  
**Email:** kkershaw@plazahomemortgage.com  
**Phone #:** (916) 705-5463  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

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6% Seller Concessions >90%, Gift Funds, Gift of Equity, Alternative Credit, Brokers Credit OK<60 days, No Credit RePull, Full Income/No Assets, Streamlined, Agency Jumbo, Flex 97, My Community, No declining market hit, We run DU for you, 6% Seller Concession, Alt Credit allowed, FHA Jumbo, FHA Secure, FHA sponsorship for brokers, Manual Underwrite, Streamline, First Time Home Buyers?, 40 year mortgage, Super Jumbo, 2nd Home, High Rise Condo, Non-Owner, Reverse Mortgages, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alaska, Arizona, California, Colorado, Connecticut, Florida, Hawaii, Idaho, Maine, Massachusetts, Montana, Nevada, New Mexico, Oregon, Texas, Utah, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Popular Mortgage

**AENAME:** Ami Ruiz

**Email:** aruiz@popularmortgage.com

**Phone #:** (800) 692-3447

**Cell #:** (305) 776-6442

**fax #:** (888) 215-6251

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, No Score, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, One Score, Pay off Bk. 13 at closing, Trades<12 Months, Full Income/No Assets, Streamlined, VOE Only, My Community, FHA sponsorship for brokers, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Assets/Funds, MLS Listing, Lofts, Rural Property, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Leasehold, Mixed Use, Non Warrantable Condos, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, Flips Ok, Short Sale-Purchase, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Manufacturing, Mixed, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Popular Mortgage

**AENAME:** Christian Hoheb

**Email:** choheb@popularmortgage.com

**Phone #:** (800) 692-3447(202)

**Cell #:** (954) 540-8715

**fax #:** (888) 279-2291

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**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, No Score, Alternative Credit, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, One Score, Pay off Bk. 13 at closing, Trades<12 Months, Full Income/No Assets, Streamlined, VOE Only, My Community, FHA sponsorship for brokers, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Assets/Funds, MLS Listing, Lofts, Rural Property, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Leasehold, Mixed Use, Non Warrantable Condos, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, Flips Ok, Short Sale-Purchase, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Manufacturing, Mixed, Rural

**Highlights:**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

Popular Mortgage Corp. ISAOA/ATIMA

14750 NW 77 Ct Suite 313

Miami, FL 33016

**General Credit Guidelines:**

N/A

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**Company:** Proto Fund  
**AENAME:** Vanessa Gutierrez  
**Email:** vgutierrez@tampabay.rr.com  
**Phone #:** (813) 436-6803  
**Cell #:** (813) 436-6803  
**fax #:** (813) 333-5983

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Seller Carry Back 100% CLTV, 12 Month Bk. Statements, Alt/Limited Doc, Full Income/No Assets, EA II, EA III, My Community, FHA sponsorship for brokers, First Time Home Buyers?, 40 year mortgage, Borrower on Title, MLS Listing, Rural Property, Condo Conversions, Condo Tels, Modular, Non Warrantable Condos, Non-Owner, Seller Held seconds, Reverse Mortgages, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok

**Highlights:**

**Title**

**SubTitle** 95% VOE ONLY

MAX LTV 95% with credit score of 660 or 90% with credit score of 620 EVEN IN DECLINING MARKETS.

NO W2's or paystubs required! (not for self employed borrowers)

Fully completed VOE by the employer, including income section for last 2 years.

**Title**

**SubTitle** When Should You Use Proto Fund Mortgage?

...when you need NO SEASONING ON VALUE

...when you need a VOE only program on W2 employees.

...when you need 95% LTV in a declining market, full doc with a min 620

...when you need great rates! (FHA or conforming)

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...when you need to refinance a property that is 3 months off the MLS

...WHEN YOU NEED GREAT, EFFICIENT SERVICE!!!

**Title**

**SubTitle**      **NO SEASONING ON VALUE**

"A" and "ALT A" loans - NON of our AGENCY loans require seasoning of value!

Refinance using the NEW value!!

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Arizona, California, Colorado, Connecticut, Florida, Hawaii, Maine, Missouri, Nevada, New Mexico, Oklahoma, Oregon, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Reunion Mortgage  
**AEName:** Julie Moore  
**Email:** jmoore@reunionmortgage.com  
**Phone #:** (916) 838-7832  
**Cell #:** N/A  
**fax #:** (866) 916-5206

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Non-Occupant Co-Borrower, Perm Aliens, Brokers Credit OK<60 days, No Credit RePull, Full Income/No Assets, Streamlined, My Community, 1x30(s) Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, 40 year mortgage, Non-Conforming Jumbo Loans, Borrower on Title, Seller on title, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, High Rise Condo, Modular, Non-Owner, Non-Arm's Length, Buy Out Ex-Spouse, R/T Refi w/Sub 2nd, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Utah, Vermont, Washington, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Senderra Funding  
**AEName:** mel Freyre  
**Email:** mel.freyre@senderra.com

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**Phone #:** (786) 208-4169  
**Cell #:** N/A  
**fax #:** (704) 496-6227

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Self-Employed under 2 Years, Multi Family-NEW, Ch. 7 < 2 yrs, Foreclosure, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Credit RePull, One Score, Pay off Bk. 13 at closing, Streamlined, Agency Jumbo, No declining market hit, We run DU for you, 6% Seller Concession, Condos OK, FHA Jumbo, Flexible Ratios, Manual Underwrite, Streamline, First Time Home Buyers?, Private VOR, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Non-Owner, 48 Hour Closing Time, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Sierra Pacific  
**AEName:** Debbie Hardy  
**Email:** debbieh@spm1.com  
**Phone #:** (916) 835-6267  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Full Income/No Assets, My Community, First Time Home Buyers?, 40 year mortgage, Assets/Funds, Rural Property, 2nd Home, Non-Owner, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, California, Colorado, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** SunTrust Wholesale  
**AEName:** Laura Maxwell  
**Email:** laura.maxwell-lynch@suntrust.com

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**Phone #:** (916) 402-3488  
**Cell #:** N/A  
**fax #:** (925) 543-2211

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Brokers Credit OK<60 days, No Credit RePull, Alt/Limited Doc, Full Income/No Assets, SIVA, Agency Jumbo, Flex 97, My Community, 6% Seller Concession, Condos OK, FHA Jumbo, FHA Secure, Flexible Ratios, Manual Underwrite, Streamline, First Time Home Buyers?, No Housing History, Private VOR, 100% USDA Rural-No MI, 40 year mortgage, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 2nd Home, 3-4 Units, High Rise Condo, Leasehold, Modular, Non-Owner, Seller Held seconds, Mortgage Brokers, Realtors, SIVA-Cash Out, SIVA-Non-Owner, Buy Out Ex-Spouse, Construction Perm, Lease Option, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** United Wholesale Mortgage  
**AENAME:** Garrett Bergeson  
**Email:** gbergeson@uwmco.com  
**Phone #:** (708) 275-4238  
**Cell #:** N/A  
**fax #:** (815) 331-0845

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Non-Occupant Co-Borrower, Ch. 7 < 2 yrs, Foreclosure, Alternative Credit, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Pay off Bk. 13 at closing, Full Income/No Assets, Streamlined, FHA sponsorship for brokers, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 100% LTV-O/O, Non-Conforming Jumbo Loans, Manufactured, Modular, Construction to Perm, 48 Hour Closing Time, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting

**Highlights:**

**Title**

**SubTitle** **FHA Specialists**

Approve/eligibles in 48 hours

NO Cap on DTI on Refer/eligible

Collections NEVER required to be paid

**Territory:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Montana, Nevada, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, West Virginia, Wyoming

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Utah, Virginia, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Order docs online.  
Close 24 hours after ctc

**Mortgage Clause:**

United Wholesale Mortgage  
I.S.A.O.A.

555 S. Adams Rd. Suite 200  
Birmingham, MI 48009

**General Credit Guidelines:**

580+ FICO  
approve or refer/eligible

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**Company:** Wells Fargo  
**AEName:** Scott Alfstad  
**Email:** scott.l.alfstad@wellsfargo.com  
**Phone #:** (916) 276-3232  
**Cell #:** N/A  
**fax #:** (916) 638-1819

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Owner-User, Refi Cash Out, Special Purpose, Auto Repair, Bed and Breakfast, Coops, Day Care/Vocational School, Gas Stations, Heavy Industrial Mfg, Investment Properties, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Retail, Self Storage, Strip Shopping Center, Warehouse, Alternative Credit, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Trades<12 Months, Full Income/No Assets, VOE Only, Mortgage Late OK, My Community, No declining market hit, No declining market LTV adj., 6% Seller Concession, Buy Down Ok, Condos OK, FHA Secure, FHA sponsorship for brokers, Manual Underwrite, Streamline, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Rolling Lates OK, 100% USDA Rural-No MI, 40 year mortgage, Borrower on Title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Coops, Dome Home, High Rise Condo, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, 2nd behind Jumbo Loan, Piggyback/Combo, Non-Arm's Length, Buy Out Ex-Spouse, Multiple Loans/ Properties?, Reverse Mortgages, Short Sale-Purchase, 48 Hour Closing Time, Declining Value OK, Lender Paid MI, Manual Underwriting, Exception Based, Mixed, Other, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Lender Type: Hard Money**

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**Company:** AFC Hardmoney  
**AENAME:** Deana Mayorga  
**Email:** deana@afchardmoney.com  
**Phone #:** (813) 387-3800(311)  
**Cell #:** (813) 447-4321  
**fax #:** (813) 387-1128

**Staff Contacts**

N/A

**Niche Guidelines:**

Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Private money, Refi Cash Out, Mixed Use, Office Buildings, Office Condo, Self Storage, Strip Shopping Center, Warehouse, Ch. 7 < 2 yrs, Foreclosure, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Credit RePull, Pay off Bk. 13 at closing, Trades<12 Months, SISA, SIVA, True No Doc, 1x30(s) Ok, 1x60's Ok, Foreclosure Bailout, Private VOR, 2nd Home, 3-4 Units, Log Homes, Manufactured, Mixed Use, Non-Owner, Fixed Income, Retirees, SIVA-Cash Out, Blanket Loans, Foreclosure Bailouts, More than 10 Properties owned, Short Sale-Purchase, DTI >=55% Ok, Manual Underwriting, Mixed

**Highlights:**

**Title**

**SubTitle**      **We Close Loans No Other Lender Can**

Up to 60% LTV Hard Loans

Commercial, Residential & Mobile Homes

O/O & N/O/O

24 Hour Pre-Quals/5 Day Closings

Foreclosures & Bankruptcy OK

No Employment or Income Verifications

No Asset or Seasoning Required

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Florida

**Closing Procedure:**

Contact AE

**Mortgage Clause:**

Allstate Funding Corp. ISAOA

4021 W. Waters Ave

Tampa, FL 33614

**General Credit Guidelines:**

>550Fico Score required for N/O/O

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**Company:** All California Home Loans  
**AENAME:** Chris Goulart  
**Email:** cgoulart@aboutcaliforniahomeloans.com  
**Phone #:** (877) 462-3422  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Seller Carry Back 100% CLTV, Non-Purchasing Spouse, Corp, Partnership, LLC, Non-Occupant Co-Borrower, Self-Employed

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under 2 Years, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Bed and Breakfast, Church, Gas Stations, Laundromats, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, No Credit RePull, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Business Bank Statements, Full Income/No Assets, No Ratio, SISA, SIVA, Streamlined, True No Doc, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, No Housing History, Private VOR, Rolling Lates OK, Assets/Funds, Bankruptcy, Borrower on Title, MLS Listing, Seller on title, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Mixed Use, Non-Owner, Spec Homes, Seller held 3rd liens, Seller Held seconds, Stand alone fixed 2nds, Stand Alone Heloc's, Mortgage Brokers, No 4506, Realtors, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, More than 10 Properties owned, Multiple Loans/ Properties?, Rapid Acquisition of property, Declining Pre-Pay, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Exception Based, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Territory:**

California

**Approved States:**

California

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Axiom Commercial Funding  
**AEName:** James Vonda  
**Email:** hardmoney@acfsonline.com  
**Phone #:** (866) 637-3014(10)  
**Cell #:** N/A  
**fax #:** (866) 637-3014

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Foreign National, Self-Employed under 2 Years, Hard Money, Refi Cash Out, SISA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Land, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Below 580, SISA, SBA Loans, Rural Property, Lot/Land, Mixed Use, Non-Owner, >80% LTV 680+ O/O, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Non-Owner, Bridge Loans, Foreclosure Bailouts, Multiple Loans/ Properties?, Rapid Acquisition of property, 48 Hour Closing Time, Declining Pre-Pay, DTI = 50% Ok, Fully Assumable Mortgage, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Title**

**SubTitle**

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

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**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Brookview Financial  
**AEName:** Brian Falkowski  
**Email:** rehabs@brookviewfinancial.com  
**Phone #:** (877) 734-2211(316)  
**Cell #:** (203) 230-8500  
**fax #:** (203) 248-1771

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, High Score, Full Income/No Assets, Assets/Funds, Non-Owner, Bridge Loans, Flips Ok, Rapid Acquisition of property, Rehab, Short Sale-Purchase

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Commercial Bridge Loan Funding  
**AEName:** Zachary Zurich  
**Email:** zzurich@bellsouth.net  
**Phone #:** (305) 852-2569  
**Cell #:** (954) 557-0389  
**fax #:** (954) 337-2907

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Gift Funds, Gift of Equity, Non-Purchasing Spouse, Corp, Partnership, LLC, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Car Wash, Dry Cleaner, Gas Stations, Land, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Foreclosure, Blended Score, Brokers Credit OK<60 days, Collections, Charge Offs?, High Score, No Credit RePull, One Score, 12 Month Bk. Statements, Alt/Limited Doc, Business Bank Statements, Full Income/No Assets, No Ratio, SISA, SIVA, Streamlined, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Rolling Lates OK, Assets/Funds, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, High Rise Condo, Lot/Land, Manufactured Home Single Wide, Mixed Use, Non-Owner, Spec Homes, 2nd behind Neg Am,

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Seller held 3rd liens, Stand alone fixed 2nds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Land Contract, Non-Arm's Length, Assignable Contracts, Blanket Loans, Buy Out Ex-Spouse, Flips Ok, Foreclosure Bailouts, More than 10 Properties owned, Multiple Loans/ Properties?, Rapid Acquisition of property, Rehab, Short Sale-Purchase, 48 Hour Closing Time, AVM only Ok, Declining Pre-Pay, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Fully Assumable Mortgage, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Exception Based, Industrial, Mixed

**Highlights:**

**Title**

**SubTitle**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Emigrant Mortgage

**AENAME:** Jim Herold

**Email:** heroldj@emigrantmortgage.com

**Phone #:** (561) 798-9687

**Cell #:** N/A

**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Owner-User, Refi Cash Out, SISA, SIVA, Multi Family-NEW, Office Buildings, Retail, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, No Ratio, SISA, SIVA, True No Doc, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Rolling Lates OK, 100% Cash Out, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Foreclosure, MLS Listing, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Coops, High Rise Condo, Mixed Use, Non-Owner, Spec Homes, Seller Held seconds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Blanket Loans, Buy Out Ex-Spouse, Foreclosure Bailouts, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, Boarder Income Allowed, Declining Pre-Pay, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Mixed

**Highlights:**

**Territory:**

Florida

**Approved States:**

Connecticut, Delaware, Florida, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Virginia

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** GMC Mortgage Capital

**AENAME:** Steve Rubin

**Email:** steve-rubin@comcast.net

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**Phone #:** (941) 766-1613  
**Cell #:** (941) 626-9656  
**fax #:** (941) 894-6212

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Hard Money, Owner-User, Refi Cash Out, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Dry Cleaner, Funeral Home, Gas Stations, Investment Properties, Land, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Retail, Self Storage, Strip Shopping Center, Warehouse, Ch. 7 < 2 yrs, Foreclosure, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, 12 Month Bk. Statements, Alt/Limited Doc, Business Bank Statements, Full Income/No Assets, SISA, SIVA, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, SBA Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, Seller on title, Commercial-Foreign Country, Commercial-Over 2 MM, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, High Rise Condo, Lot/Land, Manufactured, Manufactured Home >15 yrs, Manufactured Home Single Wide, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Seller Held seconds, No 4506, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Assignable Contracts, Blanket Loans, Buy Out Ex-Spouse, Flips Ok, Foreclosure Bailouts, Hard/Private Money-Max LTV?, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rehab, Short Sale-Purchase, Short term rehab money, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, Manual Underwriting, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Title**

**SubTitle** **Hard Money Residential - O/O & NOO**

FC bailouts >65 LTV available

Multiple funding sources

Rehab OK in some areas, using completed value

Trophy homes O/O, 50 states, 2 mil min value

O/O Florida, and selected states

**Title**

**SubTitle** **GMC MORTGAGE CAPITAL**

Hard Money Commercial, 50 states

Trophy Homes, O/O, 50 states

Hard Money Residential, FL & selected states

Aggressive pricing on conforming commercial properties

Business Cash Advance Program

Online prequals

**Title**

**SubTitle** **COMMERCIAL... Hard Money, Construction & Permanent Fincancing**

100% funding, 10 million min, for JV equity position

Also funding in most foreign countries

Private placements for bank turndowns No loan max

Special relationships w/ Unique funding sources

Full Doc & Stated Income....LTVs to 90%

**Title**

**SubTitle**

Varied Sources of Private Funding

Fast Fundings possible for unique situations

**Title**

**SubTitle**

REO properties for sale

Mortgages purchased

**Title**

**SubTitle**

REO portfolios purchased...100 mil min

Commodities

**Title**

**SubTitle Private Bank offers Portfolio Loans**

All types property & scenarios considered

Case by case UW & pricing to 70% LTV on 'makes sense' loans

Lending in 50 states, Residential & Commercial

No total properties owned max

Blanket loans & cross collateral, OK

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Submit all files through me.

Conditional approval and closing turn times depend on loan program.

**Mortgage Clause:**

Depends on loan program.

**General Credit Guidelines:**

Depends on loan program.

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**Company:** Grand National Investments

**AENaMe:** TJ

**Email:** TJ@300GNI.com

**Phone #:** (760) 802-9630

**Cell #:** N/A

**fax #:** (760) 546-3001

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, Down payment Asst. programs, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, Joint Ventures, No Doc, Owner-User, Private money, Refi Cash Out, SISA, SIVA, Special Purpose, Construction Loan, Investment Properties, Land, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Retail, Self Storage, Strip

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Shopping Center, Foreclosure, High Score b/w borrowers, No Score, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Collections, Charge Offs?, Lofts, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, High Rise Condo, Lot/Land, Mixed Use, Non-Owner, Spec Homes, Bridge Loans, Land Contract, Blanket Loans, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Hard/Private Money-Max LTV?, More than 10 Properties owned, Multiple Loans/ Properties?, Short term rehab money

**Highlights:**

**Title**

**SubTitle**

**Territory:**

Arizona, California, Nevada

**Approved States:**

Arizona, California, Nevada

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Hawkins Capital

**AENAME:** Tom Nist

**Email:** tnist@hawkinscap.com

**Phone #:** (208) 908-5596

**Cell #:** N/A

**fax #:** (208) 376-8523

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Hard Money, Car Wash, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, Full Income/No Assets, Bridge Loans, Rapid Acquisition of property, Rehab, Industrial, Manufacturing, Mixed

**Highlights:**

**Territory:**

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas, Utah, Washington, Wyoming

**Approved States:**

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas, Utah, Washington, Wyoming

**Closing Procedure:**

Term sheet generated within 24 hours and can close in less than 1 week.

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Mango Bay Mortgage

**AENAME:** Arthur Lobbe

**Email:** alobbe@mangobayinc.com

**Phone #:** (561) 347-9811(23)

**Cell #:** N/A

**fax #:** (561) 347-9855

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Non-Occupant Co-Borrower, Self-Employed under 2 Years, Hard Money, No Doc, Refi Cash Out, Bed and Breakfast, Church, Coops, Gas Stations, Land, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings,

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Office Condo, Restaurants, Self Storage, Warehouse, No Score, Below 500 FICO, Below 580, One Score, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, Streamlined, True No Doc, VOE Only, Private VOR, Non-Conforming Jumbo Loans, Super Jumbo, Commercial-Foreign Country, Commercial-Over 2 MM, Residential-Foreign Country, Residential-Over 1 MM, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Lot/Land, Mixed Use, Non-Owner, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rapid Acquisition of property, Short Sale-Purchase, DTI = 50% Ok, DTI >=55% Ok, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Territory:**

N/A

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

**Company:** Mango Bay Mortgage  
**AENAME:** Brian Taylor  
**Email:** btaylor@mangobayinc.com  
**Phone #:** (561) 347-9811  
**Cell #:** (561) 445-1033  
**fax #:** (561) 347-9855

**Staff Contacts**

Position	Name	Phone	Cell	Fax	Email
Account Manager	Jane Smith	1111111111		1111111111	Jane@test.com
Rate Lock	John Test	1111111111		3333333333	John@test.com

**Niche Guidelines:**

Corp, Partnership, LLC, Non-Occupant Co-Borrower, Self-Employed under 2 Years, Hard Money, No Doc, Refi Cash Out, Bed and Breakfast, Church, Coops, Gas Stations, Land, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, No Score, Below 500 FICO, Below 580, One Score, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, Streamlined, True No Doc, VOE Only, Private VOR, Non-Conforming Jumbo Loans, Super Jumbo, Commercial-Foreign Country, Commercial-Over 2 MM, Residential-Foreign Country, Residential-Over 1 MM, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Lot/Land, Mixed Use, Non-Owner, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rapid Acquisition of property, Short Sale-Purchase, DTI = 50% Ok, DTI >=55% Ok, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

Step 1

Step 2

Step 3

**Mortgage Clause:**

Sample Mtgee clause here...

**General Credit Guidelines:**

N/A

**Company:** MiStar Financial  
**AENAME:** Bill Mcleod

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**Email:** bill@mistarfinancial.com  
**Phone #:** (720) 259-2529  
**Cell #:** N/A  
**fax #:** (303) 770-4991

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Self-Employed under 2 Years, Ch. 7 < 2 yrs, Foreclosure, 1 Day out of BK, Below 500 FICO, Collections, Charge Offs?, No Tradelines, 24 Month Bank Statements, Alt/Limited Doc, First Time Home Buyers?, No Housing History, Private VOR, Super Jumbo, Borrower on Title, MLS Listing, Lofts, Condo Conversions, Condo Tels, Log Homes, Lot/Land, Mixed Use, Modular, Non Warrantable Condos, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, Land Contract, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, Rapid Acquisition of property, Payment Shock over 200%, Industrial, Manufacturing, Mixed

**Highlights:**

**Title** MiStar Financial  
**SubTitle** Niche List and Program Highlights  
**Title** MiStar Financial  
**SubTitle** Niche List and Program Highlights

Foreclosure Bailouts

Sub500 FICO Lending

No Minimum FICO

No Tradelines Required

No Seasoning on title - turn a purchase into a cash out refinance.

Funds not sourced or seasoned.

Loans out of the USA!

Commercial Lending.

Acceptable Commercial Properties:

â€¢ Multi-Family Housing â€” We fund residential structures that contain five or more dwelling units in the same building. These multi-story buildings generally offer individual apartments for rent with common area facilities, such as an entrance, lobby, elevator, stairs, hallway, walks, or grounds.

â€¢ Mixed Use / Apartment Buildings â€” These properties integrate residential spaces with commercial uses, such as retail or office space. Often these properties have a ground floor retail store or office with apartment(s) above, all in the same building.

â€¢ Retail / Office Buildings â€” Designed for retail or office sales and display, this category includes stand-alone buildings such as offices, supermarkets, convenience stores, drug stores, department stores, bakeries, and beauty shops â€” as well as strip centers, and neighborhood and community shopping centers.

â€¢ Warehouses / Light Industrial Properties â€” Single and multi-tenant facilities that are used for warehousing, light manufacturing, distribution, research and development. Does not include buildings where heavy manufacturing or specialized industrial operations such as welding occur.

â€¢ Self-Storage Facilities â€” Now one of the most competitive building classes in the country, these facilities are designed primarily for storage. This category also includes cold storage, RV and boat storage facilities, and truck terminals (transit facilities).

â€¢ Automotive Services â€” Includes everything from auto repair facilities to retail auto shops and part supply stores.

â€¢ Special Purpose / Unique Properties â€” MiStar will consider all commercial and unique properties that fall within our program guidelines and loan amounts, including day care and educational facilities, funeral homes, campgrounds, outdoor entertainment centers, trailer and mobile home parks, and marinas.

â€¢ Hotels / Motels â€” With our industry knowledge and expertise, we feel we understand the nonflagged world of hotels and motels better than most lenders. Our valuation assumptions are based on facts relative to the specific property.

â€¢ Restaurants â€” We offer competitively priced financing for a wide range of properties, including owner-occupied and leased facilities as well as fast-food and full-serve restaurants in neighborhood

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settings or urban.

“Health Care” Included in this category are all Assisted Living or Nursing Home types of operations where a license is required to operate the business.

We will even fund a campground.

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Step 1 Submit 1003/1008/credit/gfe/signed borrowers auth/and email either a POINT file or fannie mae 3.2 to bill@mistarfinancial.com for an conditional approval in 24hrs.

Step 2 Clear conditions while appraisal review takes place(5 business days)

Step 3 Clear to close is issued and you can close at your title company typically within 24hrs.

**Mortgage Clause:**

MiStar Financial, LLC.  
ISAOA  
PO Box 4785  
Greenwood Village, CO 80155

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**General Credit Guidelines:**

Residential: CO, FL, NV,

Commercial: Nationwide

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**Company:** Multicorp Financial  
**AENAME:** Mike Goldstein  
**Email:** mike@multicorpfincial.com  
**Phone #:** (925) 275-8111(222)  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Blended Score, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, Ignore Credit Counseling, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, SIVA, Streamlined, True No Doc, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, Rural Property, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller held 3rd liens, Seller Held seconds, Stand alone fixed 2nds, Stand Alone Heloc's, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Construction to Perm, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rapid Acquisition of property, Rehab, Short Sale-Purchase, Manual Underwriting, Payment Shock over 200%, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Arizona, California, Hawaii, Nevada, Oregon, Washington

**Closing Procedure:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

**Mortgage Clause:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

**General Credit Guidelines:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

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**Company:** Multicorp Financial  
**AEName:** Neil Groch  
**Email:** nealg@multicorpfincial.com  
**Phone #:** (925) 725-9810  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Blended Score, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, Ignore Credit Counseling, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, SIVA, Streamlined, True No Doc, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, Rural Property, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller held 3rd liens, Seller Held seconds, Stand alone fixed 2nds, Stand Alone Heloc's, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Construction to Perm, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rapid Acquisition of property, Rehab, Short Sale-Purchase, Manual Underwriting, Payment Shock over 200%, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, California, Hawaii, Nevada, Oregon, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** My Loan Post  
**AEName:** Chris-Gmail fuelling  
**Email:** cff2880@gmail.com  
**Phone #:** (111) 111-1111  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Gift Funds, No Ratio, Unsecured Business LOC

**Highlights:**

**Territory:**

Alaska

**Approved States:**

Alaska

**Closing Procedure:**

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N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Portfolio Mortgage Company  
**AENName:** Rick Godwin  
**Email:** rickgodwin@prodigy.net  
**Phone #:** (480) 775-5150  
**Cell #:** (480) 227-2857  
**fax #:** (480) 775-5149

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Cross Collateralization, Gift Funds, Gift of Equity, Stocks, Bonds, etc..., Non-Purchasing Spouse, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, Joint Ventures, No Doc, Owner-User, Private money, SISA, SIVA, Special Purpose, Auto Repair, Bed and Breakfast, Church, Contractor/Trucking Yard, Day Care/Vocational School, Heavy Industrial Mfg, Investment Properties, Land, Light Industrial, Mixed Use, Motel/Hotel, Office Buildings, Office Condo, Restaurants, Retail, Strip Shopping Center, Ch. 7 < 2 yrs, Foreclosure, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, Pay Off CCC ok, Trades<12 Months, 12 Month Bk. Statements, Alt/Limited Doc, No Ratio, SISA, SIVA, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Assets/Funds, Borrower on Title, Foreclosure, MLS Listing, Quit claim today-C/O tomorrow, Lofts, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, Condo Conversions, Condo Tels, Log Homes, Lot/Land, Manufactured, Manufactured Home >15 yrs, Manufactured Home Single Wide, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller Held seconds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Hard/Private Money-Max LTV?, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, Rapid Acquisition of property, Rehab, Short Sale-Purchase, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Farming, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Title**

**SubTitle** soft interest rates on hard money loans

**Title**

**SubTitle** Non-owner occupied properties preferred.

**Title**

**SubTitle**

**Territory:**

Arizona

**Approved States:**

Arizona

**Closing Procedure:**

Contact Portfolio Mortgage. Residential docs emailed to title where signing takes place. Commercial and land docs are sent by courier to title company.

**Mortgage Clause:**

Portfolio Mortgage Company, Inc. its successors and/or Assigns

P.O. Box 26016

Tempe, AZ 85285

(must have one year paid insurance since we do not impound)

**General Credit Guidelines:**

Credit score can be as low as 400 or no score at all. Strong preference for non-owner occupied properties.

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**Lender Type: Commercial**

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**Company:** Axiom Commercial Funding  
**AEName:** James Vonda  
**Email:** hardmoney@acfsonline.com  
**Phone #:** (866) 637-3014(10)  
**Cell #:** N/A  
**fax #:** (866) 637-3014

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Foreign National, Self-Employed under 2 Years, Hard Money, Refi Cash Out, SISA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Land, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Below 580, SISA, SBA Loans, Rural Property, Lot/Land, Mixed Use, Non-Owner, >80% LTV 680+ O/O, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Non-Owner, Bridge Loans, Foreclosure Bailouts, Multiple Loans/ Properties?, Rapid Acquisition of property, 48 Hour Closing Time, Declining Pre-Pay, DTI = 50% Ok, Fully Assumable Mortgage, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Title**

**SubTitle**

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Commercial Bridge Loan Funding  
**AEName:** Zachary Zurich  
**Email:** zzurich@bellsouth.net  
**Phone #:** (305) 852-2569  
**Cell #:** (954) 557-0389  
**fax #:** (954) 337-2907

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Gift Funds, Gift of Equity, Non-Purchasing Spouse, Corp, Partnership, LLC, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Car Wash, Dry Cleaner, Gas Stations, Land, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Foreclosure, Blended Score, Brokers Credit OK<60 days, Collections, Charge Offs?, High Score, No Credit RePull, One Score, 12 Month Bk. Statements, Alt/Limited Doc, Business Bank Statements, Full Income/No Assets, No Ratio, SISA, SIVA, Streamlined, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Rolling Lates OK, Assets/Funds, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo

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Tels, High Rise Condo, Lot/Land, Manufactured Home Single Wide, Mixed Use, Non-Owner, Spec Homes, 2nd behind Neg Am, Seller held 3rd liens, Stand alone fixed 2nds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Land Contract, Non-Arm's Length, Assignable Contracts, Blanket Loans, Buy Out Ex-Spouse, Flips Ok, Foreclosure Bailouts, More than 10 Properties owned, Multiple Loans/ Properties?, Rapid Acquisition of property, Rehab, Short Sale-Purchase, 48 Hour Closing Time, AVM only Ok, Declining Pre-Pay, Declining Value OK, DTI = 50% Ok, DTI >=55% Ok, Fully Assumable Mortgage, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Exception Based, Industrial, Mixed

**Highlights:**

**Title**

**SubTitle**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Emigrant Mortgage

**AEName:** Jim Herold

**Email:** heroldj@emigrantmortgage.com

**Phone #:** (561) 798-9687

**Cell #:** N/A

**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Owner-User, Refi Cash Out, SISA, SIVA, Multi Family-NEW, Office Buildings, Retail, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, No Ratio, SISA, SIVA, True No Doc, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Rolling Lates OK, 100% Cash Out, Non-Conforming Jumbo Loans, Assets/Funds, Bankruptcy, Foreclosure, MLS Listing, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Coops, High Rise Condo, Mixed Use, Non-Owner, Spec Homes, Seller Held seconds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Blanket Loans, Buy Out Ex-Spouse, Foreclosure Bailouts, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Short Sale-Purchase, Boarder Income Allowed, Declining Pre-Pay, DTI = 50% Ok, DTI >=55% Ok, Lender Paid MI, Manual Underwriting, Mixed

**Highlights:**

**Territory:**

Florida

**Approved States:**

Connecticut, Delaware, Florida, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Virginia

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** GMC Mortgage Capital

**AEName:** Steve Rubin

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**Email:** steve-rubin@comcast.net  
**Phone #:** (941) 766-1613  
**Cell #:** (941) 626-9656  
**fax #:** (941) 894-6212

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Hard Money, Owner-User, Refi Cash Out, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Dry Cleaner, Funeral Home, Gas Stations, Investment Properties, Land, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Retail, Self Storage, Strip Shopping Center, Warehouse, Ch. 7 < 2 yrs, Foreclosure, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, 12 Month Bk. Statements, Alt/Limited Doc, Business Bank Statements, Full Income/No Assets, SISA, SIVA, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, SBA Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, Seller on title, Commercial-Foriegn Country, Commercial-Over 2 MM, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, High Rise Condo, Lot/Land, Manufactured, Manufactured Home >15 yrs, Manufactured Home Single Wide, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Seller Held seconds, No 4506, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Assignable Contracts, Blanket Loans, Buy Out Ex-Spouse, Flips Ok, Foreclosure Bailouts, Hard/Private Money-Max LTV?, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rehab, Short Sale-Purchase, Short term rehab money, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, Manual Underwriting, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Title**

**SubTitle** **Hard Money Residential - O/O & NOO**

FC bailouts >65 LTV available

Multiple funding sources

Rehab OK in some areas, using completed value

Trophy homes O/O, 50 states, 2 mil min value

O/O Florida, and selected states

**Title**

**SubTitle** **GMC MORTGAGE CAPITAL**

Hard Money Commercial, 50 states

Trophy Homes, O/O, 50 states

Hard Money Residential, FL & selected states

Aggressive pricing on conforming commercial properties

Business Cash Advance Program

Online prequals

**Title**

**SubTitle** **COMMERCIAL... Hard Money, Construction & Permanent Fincancing**

100% funding, 10 million min, for JV equity position

Also funding in most foreign countries

Private placements for bank turndowns No loan max

Special relationships w/ Unique funding sources

Full Doc & Stated Income....LTVs to 90%

**Title**

**SubTitle**

Varied Sources of Private Funding

Fast Fundings possible for unique situations

**Title**

**SubTitle**

REO properties for sale

Mortgages purchased

**Title**

**SubTitle**

REO portfolios purchased...100 mil min

Commodities

**Title**

**SubTitle**      **Private Bank offers Portfolio Loans**

All types property & scenarios considered

Case by case UW & pricing to 70% LTV on 'makes sense' loans

Lending in 50 states, Residential & Commercial

No total properties owned max

Blanket loans & cross collateral, OK

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Submit all files through me.

Conditional approval and closing turn times depend on loan program.

**Mortgage Clause:**

Depends on loan program.

**General Credit Guidelines:**

Depends on loan program.

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**Company:** Hawkins Capital  
**AEName:** Tom Nist  
**Email:** tnist@hawkinscap.com  
**Phone #:** (208) 908-5596  
**Cell #:** N/A  
**fax #:** (208) 376-8523

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Hard Money, Car Wash, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, Full Income/No Assets, Bridge Loans, Rapid Acquisition of property, Rehab, Industrial, Manufacturing, Mixed

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**Highlights:**

**Territory:**

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas, Utah, Washington, Wyoming

**Approved States:**

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas, Utah, Washington, Wyoming

**Closing Procedure:**

Term sheet generated within 24 hours and can close in less than 1 week.

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Mango Bay Mortgage  
**AENAME:** Arthur Lobbe  
**Email:** alobbe@mangobayinc.com  
**Phone #:** (561) 347-9811(23)  
**Cell #:** N/A  
**fax #:** (561) 347-9855

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Non-Occupant Co-Borrower, Self-Employed under 2 Years, Hard Money, No Doc, Refi Cash Out, Bed and Breakfast, Church, Coops, Gas Stations, Land, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, No Score, Below 500 FICO, Below 580, One Score, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, Streamlined, True No Doc, VOE Only, Private VOR, Non-Conforming Jumbo Loans, Super Jumbo, Commercial-Foriegn Country, Commercial-Over 2 MM, Residential-Foreign Country, Residential-Over 1 MM, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Lot/Land, Mixed Use, Non-Owner, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rapid Acquisition of property, Short Sale-Purchase, DTI = 50% Ok, DTI >=55% Ok, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Territory:**

N/A

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Mango Bay Mortgage  
**AENAME:** Brian Taylor  
**Email:** btaylor@mangobayinc.com  
**Phone #:** (561) 347-9811  
**Cell #:** (561) 445-1033  
**fax #:** (561) 347-9855

**Staff Contacts**

Position	Name	Phone	Cell	Fax	Email
Account Manager	Jane Smith	1111111111		1111111111	Jane@test.com
Rate Lock	John Test	1111111111		3333333333	John@test.com

**Niche Guidelines:**

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Corp, Partnership, LLC, Non-Occupant Co-Borrower, Self-Employed under 2 Years, Hard Money, No Doc, Refi Cash Out, Bed and Breakfast, Church, Coops, Gas Stations, Land, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, No Score, Below 500 FICO, Below 580, One Score, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, Streamlined, True No Doc, VOE Only, Private VOR, Non-Conforming Jumbo Loans, Super Jumbo, Commercial-Foriegn Country, Commercial-Over 2 MM, Residential-Foreign Country, Residential-Over 1 MM, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Lot/Land, Mixed Use, Non-Owner, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rapid Acquisition of property, Short Sale-Purchase, DTI = 50% Ok, DTI >=55% Ok, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

Step 1

Step 2

Step 3

**Mortgage Clause:**

Sample Mtgee clause here...

**General Credit Guidelines:**

N/A

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**Company:** MiStar Financial  
**AEName:** Bill Mcleod  
**Email:** bill@mistarfinacial.com  
**Phone #:** (720) 259-2529  
**Cell #:** N/A  
**fax #:** (303) 770-4991

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Self-Employed under 2 Years, Ch. 7 < 2 yrs, Foreclosure, 1 Day out of BK, Below 500 FICO, Collections, Charge Offs?, No Tradelines, 24 Month Bank Statements, Alt/Limited Doc, First Time Home Buyers?, No Housing History, Private VOR, Super Jumbo, Borrower on Title, MLS Listing, Lofts, Condo Conversions, Condo Tels, Log Homes, Lot/Land, Mixed Use, Modular, Non Warrantable Condos, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, Land Contract, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, Rapid Acquisition of property, Payment Shock over 200%, Industrial, Manufacturing, Mixed

**Highlights:**

**Title** MiStar Financial  
**SubTitle** Niche List and Program Highlights  
**Title** MiStar Financial  
**SubTitle** Niche List and Program Highlights

Foreclosure Bailouts

Sub500 FICO Lending

No Minimum FICO

No Tradelines Required

No Seasoning on title - turn a purchase into a cash out refinance.

Funds not sourced or seasoned.

Loans out of the USA!

Commercial Lending.

Acceptable Commercial Properties:

â€¢ Multi-Family Housing â€“ We fund residential structures that contain five or more dwelling units in the same building. These multi-story buildings generally offer individual apartments for rent with common area facilities, such as an entrance, lobby, elevator, stairs, hallway, walks, or grounds.

â€¢ Mixed Use / Apartment Buildings â€“ These properties integrate residential spaces with commercial uses, such as retail or office space. Often these properties have a ground floor retail store or office with apartment(s) above, all in the same building.

â€¢ Retail / Office Buildings â€“ Designed for retail or office sales and display, this category includes stand-alone buildings such as offices, supermarkets, convenience stores, drug stores, department stores, bakeries, and beauty shops â€“ as well as strip centers, and neighborhood and community shopping centers.

â€¢ Warehouses / Light Industrial Properties â€“ Single and multi-tenant facilities that are used for warehousing, light manufacturing, distribution, research and development. Does not include buildings where heavy manufacturing or specialized industrial operations such as welding occur.

â€¢ Self-Storage Facilities â€“ Now one of the most competitive building classes in the country, these facilities are designed primarily for storage. This category also includes cold storage, RV and boat storage facilities, and truck terminals (transit facilities).

â€¢ Automotive Services â€“ Includes everything from auto repair facilities to retail auto shops and part

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supply stores.

â€¢ Special Purpose / Unique Properties â€“ MiStar will consider all commercial and unique properties that fall within our program guidelines and loan amounts, including day care and educational facilities, funeral homes, campgrounds, outdoor entertainment centers, trailer and mobile home parks, and marinas.

â€¢ Hotels / Motels â€“ With our industry knowledge and expertise, we feel we understand the nonflagged world of hotels and motels better than most lenders. Our valuation assumptions are based on facts relative to the specific property.

â€¢ Restaurants â€“ We offer competitively priced financing for a wide range of properties, including owner-occupied and leased facilities as well as fast-food and full-serve restaurants in neighborhood settings or urban.

â€¢ Health Care â€“ Included in this category are all Assisted Living or Nursing Home types of operations where a license is required to operate the business.

We will even fund a campground.

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**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Step 1 Submit 1003/1008/credit/gfe/signed borrowers auth/and email either a POINT file or fannie mae 3.2 to bill@mistarfinancial.com for an conditional approval in 24hrs.

Step 2 Clear conditions while appraisal review takes place(5 business days)

Step 3 Clear to close is issued and you can close at your title company typically within 24hrs.

**Mortgage Clause:**

MiStar Financial, LLC.  
ISAOA  
PO Box 4785  
Greenwood Village, CO 80155

**General Credit Guidelines:**

Residential: CO, FL, NV,

Commercial: Nationwide

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**Company:** Multicorp Financial  
**AEName:** Mike Goldstein  
**Email:** mike@multicorpfincial.com  
**Phone #:** (925) 275-8111(222)  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Blended Score, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, Ignore Credit Counseling, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, SIVA, Streamlined, True No Doc, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, Rural Property, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller held 3rd liens, Seller Held seconds, Stand alone fixed 2nds, Stand Alone Heloc's, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Construction to Perm, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd,

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Rapid Acquisition of property, Rehab, Short Sale-Purchase, Manual Underwriting, Payment Shock over 200%, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Arizona, California, Hawaii, Nevada, Oregon, Washington

**Closing Procedure:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

**Mortgage Clause:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

**General Credit Guidelines:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

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**Company:** Multicorp Financial  
**AEName:** Neil Groch  
**Email:** nealg@multicorpfincial.com  
**Phone #:** (925) 725-9810  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Blended Score, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, Ignore Credit Counseling, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, SIVA, Streamlined, True No Doc, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, Rural Property, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller held 3rd liens, Seller Held seconds, Stand alone fixed 2nds, Stand Alone Heloc's, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Construction to Perm, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rapid Acquisition of property, Rehab, Short Sale-Purchase, Manual Underwriting, Payment Shock over 200%, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

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Arizona, California, Hawaii, Nevada, Oregon, Washington

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

**Company:** My Loan Post  
**AEName:** Chris-Gmail fuelling  
**Email:** cff2880@gmail.com  
**Phone #:** (111) 111-1111  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Gift Funds, No Ratio, Unsecured Business LOC

**Highlights:**

**Territory:**

Alaska

**Approved States:**

Alaska

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

**Company:** SF Partners Mortgage  
**AEName:** Donald Vizcaino  
**Email:** dvizcaino@sfmortgagelenders.net  
**Phone #:** (305) 774-0456  
**Cell #:** (786) 419-1227  
**fax #:** (786) 999-0287

**Staff Contacts**

Position	Name	Phone	Cell	Fax	Email
Account Manager	Jane Smith	1111111111		2222222222	jane@test.com
Rate lock	john Test	3333333333		4444444444	john@test.com

**Niche Guidelines:**

Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non-Occupant Co-Borrower, Self-Employed under 2 Years, Foreign National, Hard Money, Owner-User, Private money, Refi Cash Out, SISA, SIVA, Special Purpose, Bed and Breakfast, Day Care/Vocational School, Funeral Home, Heavy Industrial Mfg, Investment Properties, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Restaurants, Retail, Self Storage, Strip Shopping Center, No Score, Collections, Charge Offs?, Alt/Limited Doc, Full Income/No Assets, 1x60's Ok, Private VOR, Mixed Use, Non-Owner, Seller Held seconds, Mortgage Brokers, No 4506, Realtors, Wage Earner, Agricultural, Industrial, Mixed, Other

**Highlights:**

**Territory:**

Florida, Illinois, Pennsylvania, Texas, Washington

**Approved States:**

Florida, Illinois, Pennsylvania, Texas, Washington

**Closing Procedure:**

Step 1 Submit Loan & get approval in 24 Hours or Less

Step 2 Submit signed approval pay for appraisal & Phase 1 Report

Step 3 Submit 8- 10 Conditions, Finalize loan amount

Step 4 Close loan from start to finish 2-4 weeks ,. if deal needs to be expedited ,. Loan can close in 1.5-2.5 weeks

**Mortgage Clause:**

MORTGAGEE CLAUSE FOR TITLE  
SF PARTNERS MORTGAGE LLC  
800 DOUGLAS RD. NORTH TOWER  
SUITE 500  
CORAL GABLES, FL 33134

AS MORTGAGEE: SF PARTNERS  
MORTGAGE LLC  
AND OR ASSIGNS, c/o  
CONSUMER ASSET MANAGEMENT  
PO Box 013511  
Miami, Florida 331013511  
(Borrower must have flood, wind  
storm and hazard insurance to cover  
the loan amount being given by SF  
Partners Mortgage LLC)

**General Credit Guidelines:**

Stated / Stated Commercial Program ,  
credit scores of 550 or higher  
Stated Doc Loan amounts \$200,000- \$1,500,000  
Lite Doc ( \$200,000- \$3,500,000

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**Company:** Silver Hill Financial  
**AEName:** Mark Botelho  
**Email:** markbotelho@silverhillfinancial.com  
**Phone #:** (305) 631-6292  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

N/A

**Highlights:**

**Territory:**

N/A

**Approved States:**

N/A

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Unity Bank  
**AEName:** Raymond Budyszewick  
**Email:** raymond.budyszewick@unitybank.com  
**Phone #:** (305) 742-1568  
**Cell #:** N/A  
**fax #:** (305) 266-0133

**Staff Contacts**

N/A

**Niche Guidelines:**

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Business Assets, Gift Funds, Corp, Partnership, LLC, Self-Employed under 2 Years, No Doc, Refi Cash Out, SISA, Auto Repair, Bed and Breakfast, Car Wash, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Motel/Hotel, Office Buildings, Office Condo, Restaurants, Warehouse, Full Income/No Assets, My Community, SBA Loans, Super Jumbo, Unsecured Business LOC, Construction to Perm, Construction Loans, Construction Perm, Industrial, Manufacturing

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arkansas, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Wells Fargo  
**AEName:** Scott Alfstad  
**Email:** scott.l.alfstad@wellsfargo.com  
**Phone #:** (916) 276-3232  
**Cell #:** N/A  
**fax #:** (916) 638-1819

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Owner-User, Refi Cash Out, Special Purpose, Auto Repair, Bed and Breakfast, Coops, Day Care/Vocational School, Gas Stations, Heavy Industrial Mfg, Investment Properties, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Retail, Self Storage, Strip Shopping Center, Warehouse, Alternative Credit, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Trades<12 Months, Full Income/No Assets, VOE Only, Mortgage Late OK, My Community, No declining market hit, No declining market LTV adj., 6% Seller Concession, Buy Down Ok, Condos OK, FHA Secure, FHA sponsorship for brokers, Manual Underwrite, Streamline, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Rolling Lates OK, 100% USDA Rural-No MI, 40 year mortgage, Borrower on Title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Coops, Dome Home, High Rise Condo, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, 2nd behind Jumbo Loan, Piggyback/Combo, Non-Arm's Length, Buy Out Ex-Spouse, Multiple Loans/ Properties?, Reverse Mortgages, Short Sale-Purchase, 48 Hour Closing Time, Declining Value OK, Lender Paid MI, Manual Underwriting, Exception Based, Mixed, Other, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Lender Type: Manufactured**

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**Company:** Axiom Commercial Funding  
**AENAME:** James Vonda  
**Email:** hardmoney@acfsonline.com  
**Phone #:** (866) 637-3014(10)  
**Cell #:** N/A  
**fax #:** (866) 637-3014

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Foreign National, Self-Employed under 2 Years, Hard Money, Refi Cash Out, SISA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Land, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Below 580, SISA, SBA Loans, Rural Property, Lot/Land, Mixed Use, Non-Owner, >80% LTV 680+ O/O, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Non-Owner, Bridge Loans, Foreclosure Bailouts, Multiple Loans/ Properties?, Rapid Acquisition of property, 48 Hour Closing Time, Declining Pre-Pay, DTI = 50% Ok, Fully Assumable Mortgage, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Title**

**SubTitle**

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Bank United  
**AENAME:** ANA PEREZ  
**Email:** anperez@bankunited.com  
**Phone #:** (305) 498-7515  
**Cell #:** (305) 498-7515  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Foreign National, SIVA, No Score, 1 Day out of BK, Alternative Credit, Collections, Charge Offs?, High Score, One Score, Alt/Limited Doc, Full Income/No Assets, SISA, SIVA, Streamlined, Agency Jumbo, EA I, EA II, EA III, Mortgage Late OK, My Community, We run DU for you, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 40 year mortgage, Any Option Arm?, Hybrid Option Arm, Jumbo Option Arms, Non-Conforming Jumbo Loans, Super Jumbo, Borrower on Title, MLS Listing, Seller on title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, High Rise Condo, Log Homes, Manufactured, Manufactured Home >15 yrs, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, >80% LTV 680+ O/O, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Non-Owner, Wage Earner, Non-Arm's Length, Assignable Contracts, Buy Out Ex-Spouse,

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Boarder Income Allowed, DTI = 50% Ok, DTI >=55% Ok, Fully Assumable Mortgage, Lender Paid MI, Manual Underwriting

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** First Northern Bank

**AEName:** Bill Arnot

**Email:** barnott@thatsmybank.com

**Phone #:** (916) 817-3910

**Cell #:** N/A

**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, SIVA, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 3-4 Units, Log Homes, Lot/Land, Manufactured, Mixed Use, Non-Owner, Unimproved land, SIVA- Max LTV???, Construction to Perm, Construction Loans, Construction Owner-Builder, Construction Perm, More than 10 Properties owned, Rehab, Manual Underwriting, Agricultural, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

California

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** GMC Mortgage Capital

**AEName:** Steve Rubin

**Email:** steve-rubin@comcast.net

**Phone #:** (941) 766-1613

**Cell #:** (941) 626-9656

**fax #:** (941) 894-6212

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, No Reserves, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Non Perm Aliens, Perm Aliens, Self-Employed under 2 Years, Hard Money, Owner-User, Refi Cash Out, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Dry Cleaner, Funeral Home, Gas Stations, Investment Properties, Land, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Retail, Self Storage, Strip Shopping Center, Warehouse, Ch. 7 < 2 yrs, Foreclosure, 1 Day out of BK, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, 12 Month Bk. Statements, Alt/Limited Doc, Business Bank

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Statements, Full Income/No Assets, SISA, SIVA, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, SBA Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, Seller on title, Commercial-Foreign Country, Commercial-Over 2 MM, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, High Rise Condo, Lot/Land, Manufactured, Manufactured Home >15 yrs, Manufactured Home Single Wide, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Seller Held seconds, No 4506, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Assignable Contracts, Blanket Loans, Buy Out Ex-Spouse, Flips Ok, Foreclosure Bailouts, Hard/Private Money-Max LTV?, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rehab, Short Sale-Purchase, Short term rehab money, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, Manual Underwriting, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Title**

**SubTitle**      **Hard Money Residential - O/O & NOO**

FC bailouts >65 LTV available

Multiple funding sources

Rehab OK in some areas, using completed value

Trophy homes O/O, 50 states, 2 mil min value

O/O Florida, and selected states

**Title**

**SubTitle**      **GMC MORTGAGE CAPITAL**

Hard Money Commercial, 50 states

Trophy Homes, O/O, 50 states

Hard Money Residential, FL & selected states

Aggressive pricing on conforming commercial properties

Business Cash Advance Program

Online prequals

**Title**

**SubTitle**      **COMMERCIAL... Hard Money, Construction & Permanent Fincancing**

100% funding, 10 million min, for JV equity position

Also funding in most foreign countries

Private placements for bank turndowns No loan max

Special relationships w/ Unique funding sources

Full Doc & Stated Income....LTVs to 90%

**Title**

**SubTitle**

Varied Sources of Private Funding

Fast Fundings possible for unique situations

**Title**

**SubTitle**

REO properties for sale

Mortgages purchased

**Title**

**SubTitle**

REO portfolios purchased...100 mil min

Commodities

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**Title**

**SubTitle** Private Bank offers Portfolio Loans

All types property & scenarios considered

Case by case UW & pricing to 70% LTV on 'makes sense' loans

Lending in 50 states, Residential & Commercial

No total properties owned max

Blanket loans & cross collateral, OK

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Submit all files through me.

Conditional approval and closing turn times depend on loan program.

**Mortgage Clause:**

Depends on loan program.

**General Credit Guidelines:**

Depends on loan program.

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**Company:** Multicorp Financial  
**AEName:** Mike Goldstein  
**Email:** mike@multicorppfinancial.com  
**Phone #:** (925) 275-8111(222)  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Blended Score, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, Ignore Credit Counseling, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, SIVA, Streamlined, True No Doc, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, Rural Property, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller held 3rd liens, Seller Held seconds, Stand alone fixed 2nds, Stand Alone Heloc's, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Construction to Perm, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rapid Acquisition of property, Rehab, Short Sale-Purchase, Manual Underwriting, Payment Shock over 200%, Agricultural,

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Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Arizona, California, Hawaii, Nevada, Oregon, Washington

**Closing Procedure:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

**Mortgage Clause:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

**General Credit Guidelines:**

Private Money Residential and Commercial Programs:

MultiCorp Inc. offers commercial and residential mortgage interest rates on a variety of investment grade property. Rates and programs are specific to each situation.

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**Company:** Multicorp Financial  
**AEName:** Neil Groch  
**Email:** nealg@multicorpfincial.com  
**Phone #:** (925) 725-9810  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Purchasing Spouse, Corp, Partnership, LLC, Diplomatic Immunity, Foreign National, ITIN, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, No Doc, Refi Cash Out, SISA, SIVA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Ch. 7 < 2 yrs, Foreclosure, High Score b/w borrowers, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Blended Score, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, High Score, Ignore Credit Counseling, No Credit RePull, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Trades<12 Months, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, SIVA, Streamlined, True No Doc, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, First Time Home Buyers?, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Non-Conforming Jumbo Loans, Super Jumbo, Assets/Funds, Bankruptcy, Borrower on Title, Foreclosure, MLS Listing, Seller on title, Lofts, Rural Property, 2 Houses on 1 Lot, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Leasehold, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller held 3rd liens, Seller Held seconds, Stand alone fixed 2nds, Stand Alone Heloc's, Fixed Income, Mortgage Brokers, Realtors, Retirees, SIVA-2nd Liens, SIVA-Cash Out, SIVA-Jumbo, SIVA-Non-Owner, Wage Earner, Bridge Loans, Construction to Perm, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, R/T Refi w/Sub 2nd, Rapid Acquisition of property, Rehab, Short Sale-Purchase, Manual Underwriting, Payment Shock over 200%, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Arizona, California, Hawaii, Nevada, Oregon, Washington

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**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** My Loan Post  
**AEName:** Chris-Gmail fuelling  
**Email:** cff2880@gmail.com  
**Phone #:** (111) 111-1111  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Gift Funds, No Ratio, Unsecured Business LOC

**Highlights:**

**Territory:**

Alaska

**Approved States:**

Alaska

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Perfect FHA  
**AEName:** Peter Lopez  
**Email:** plopez@perfectfha.com  
**Phone #:** (800) 201-7314  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Refi Cash Out, Foreclosure, No Score, Alternative Credit, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Full Income/No Assets, 6% Seller Concession, Alt Credit allowed, Condos OK, FHA Jumbo, FHA sponsorship for brokers, Flexible Ratios, Manual Underwrite, Manufactured, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Assets/Funds, MLS Listing, Rural Property, 10+ Acres, 3-4 Units, Condo Conversions, Dome Home, High Rise Condo, Manufactured, Modular, Land Contract, Non-Arm's Length, Lease Option, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, California, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Michigan, Missouri, New Mexico, Ohio, South Carolina, Tennessee, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

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**General Credit Guidelines:**

N/A

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**Company:** Perfect FHA  
**AEName:** Yoandra Betancourt  
**Email:** ybetancourt@perfectfha.com  
**Phone #:** (800) 201-7314  
**Cell #:** N/A  
**fax #:** (800) 201-5417

**Staff Contacts**

N/A

**Niche Guidelines:**

No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Refi Cash Out, Foreclosure, No Score, Alternative Credit, Below 500 FICO, Below 580, Brokers Credit OK<60 days, Ch. 13 < 2 Yrs, Collections, Charge Offs?, No Tradelines, One Score, Pay off Bk. 13 at closing, Pay Off CCC ok, Full Income/No Assets, 6% Seller Concession, Alt Credit allowed, Condos OK, FHA Jumbo, FHA sponsorship for brokers, Flexible Ratios, Manual Underwrite, Manufactured, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Assets/Funds, MLS Listing, Rural Property, 10+ Acres, 3-4 Units, Condo Conversions, Dome Home, High Rise Condo, Manufactured, Modular, Land Contract, Non-Arm's Length, Lease Option, Lender Paid MI, Manual Underwriting, Payment Shock over 200%, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, California, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Michigan, Missouri, New Mexico, Ohio, South Carolina, Tennessee, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Portfolio Mortgage Company  
**AEName:** Rick Godwin  
**Email:** rickgodwin@prodigy.net  
**Phone #:** (480) 775-5150  
**Cell #:** (480) 227-2857  
**fax #:** (480) 775-5149

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Cross Collateralization, Gift Funds, Gift of Equity, Stocks, Bonds, etc..., Non-Purchasing Spouse, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, Joint Ventures, No Doc, Owner-User, Private money, SISA, SIVA, Special Purpose, Auto Repair, Bed and Breakfast, Church, Contractor/Trucking Yard, Day Care/Vocational School, Heavy Industrial Mfg, Investment Properties, Land, Light Industrial, Mixed Use, Motel/Hotel, Office Buildings, Office Condo, Restaurants, Retail, Strip Shopping Center, Ch. 7 < 2 yrs, Foreclosure, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, Pay Off CCC ok, Trades<12 Months, 12 Month Bk. Statements, Alt/Limited Doc, No Ratio, SISA, SIVA, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Assets/Funds, Borrower on Title, Foreclosure, MLS Listing, Quit claim today-C/O tomorrow, Lofts, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, Condo Conversions, Condo Tels, Log Homes, Lot/Land, Manufactured, Manufactured Home >15 yrs, Manufactured Home Single Wide, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller Held seconds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Hard/Private Money-Max LTV?, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, Rapid Acquisition of property, Rehab, Short Sale-Purchase,

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48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Farming, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Title**

**SubTitle**        **soft interest rates on hard money loans**

**Title**

**SubTitle**        **Non-owner occupied properties preferred.**

**Title**

**SubTitle**

**Territory:**

Arizona

**Approved States:**

Arizona

**Closing Procedure:**

Contact Portfolio Mortgage. Residential docs emailed to title where signing takes place. Commercial and land docs are sent by courier to title company.

**Mortgage Clause:**

Portfolio Mortgage Company, Inc. its successors and/or Assigns

P.O. Box 26016

Tempe, AZ 85285

(must have one year paid insurance since we do not impound)

**General Credit Guidelines:**

Credit score can be as low as 400 or no score at all. Strong preference for non-owner occupied properties.

---

**Company:**            United Midwest Savings Bank

**AENaMe:**            Greg Baun

**Email:**              gbraun@umwsb.com

**Phone #:**            (614) 255-3499

**Cell #:**              N/A

**fax #:**                (614) 453-1166

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Occupant Co-Borrower, Collections, Charge Offs?, 12 Month Bk. Statements, Business Bank Statements, Full Income/No Assets, First Time Home Buyers?, No Housing History, Assets/Funds, Borrower on Title, Seller on title, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, Log Homes, Lot/Land, Manufactured, Manufactured Home >15 yrs, Mixed Use, Modular, Non-Owner, Spec Homes, Construction to Perm, Blanket Loans, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rehab, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Farming, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** United Wholesale Mortgage  
**AEName:** Garrett Bergeson  
**Email:** gbergeson@uwmco.com  
**Phone #:** (708) 275-4238  
**Cell #:** N/A  
**fax #:** (815) 331-0845

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, No Reserves, 6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Corp, Partnership, LLC, Non-Occupant Co-Borrower, Ch. 7 < 2 yrs, Foreclosure, Alternative Credit, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Pay off Bk. 13 at closing, Full Income/No Assets, Streamlined, FHA sponsorship for brokers, 1x30(s) Ok, First Time Home Buyers?, Private VOR, 100% LTV-O/O, Non-Conforming Jumbo Loans, Manufactured, Modular, Construction to Perm, 48 Hour Closing Time, DTI = 50% Ok, DTI >=55% Ok, Manual Underwriting

**Highlights:**

**Title**

**SubTitle**      **FHA Specialists**

Approve/eligibles in 48 hours

NO Cap on DTI on Refer/eligible

Collections NEVER required to be paid

**Territory:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Montana, Nevada, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, West Virginia, Wyoming

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Montana, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Utah, Virginia, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

Order docs online.

Close 24 hours after ctc

**Mortgage Clause:**

United Wholesale Mortgage

I.S.A.O.A.

555 S. Adams Rd. Suite 200

Birmingham, MI 48009

**General Credit Guidelines:**

580+ FICO

approve or refer/eligible

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**Lender Type: Construction**

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**Company:** Axiom Commercial Funding  
**AEName:** James Vonda  
**Email:** hardmoney@acfsonline.com  
**Phone #:** (866) 637-3014(10)  
**Cell #:** N/A  
**fax #:** (866) 637-3014

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Foreign National, Self-Employed under 2 Years, Hard Money, Refi Cash Out, SISA, Auto Repair, Bed and Breakfast, Car Wash, Church, Coops, Dry Cleaner, Gas Stations, Land, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Residential Land Development, Restaurants, Self Storage, Warehouse, Below 580, SISA, SBA Loans, Rural Property, Lot/Land, Mixed Use, Non-Owner, >80% LTV 680+ O/O,

Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, SIVA-Non-Owner, Bridge Loans, Foreclosure Bailouts, Multiple Loans/ Properties?, Rapid Acquisition of property, 48 Hour Closing Time, Declining Pre-Pay, DTI = 50% Ok, Fully Assumable Mortgage, Agricultural, Exception Based, Farming, Industrial, Manufacturing, Mixed, Other, Rural

**Highlights:**

**Title**

**SubTitle**

**Territory:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** First Northern Bank  
**AEName:** Bill Arnot  
**Email:** barnott@thatsmybank.com  
**Phone #:** (916) 817-3910  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, SIVA, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 3-4 Units, Log Homes, Lot/Land, Manufactured, Mixed Use, Non-Owner, Unimproved land, SIVA- Max LTV???, Construction to Perm, Construction Loans, Construction Owner-Builder, Construction Perm, More than 10 Properties owned, Rehab, Manual Underwriting, Agricultural, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

California

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Hawkins Capital  
**AEName:** Tom Nist  
**Email:** tnist@hawkinscap.com  
**Phone #:** (208) 908-5596  
**Cell #:** N/A  
**fax #:** (208) 376-8523

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**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Hard Money, Car Wash, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Mobile Home parks-NEW, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, Full Income/No Assets, Bridge Loans, Rapid Acquisition of property, Rehab, Industrial, Manufacturing, Mixed

**Highlights:**

**Territory:**

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas, Utah, Washington, Wyoming

**Approved States:**

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas, Utah, Washington, Wyoming

**Closing Procedure:**

Term sheet generated within 24 hours and can close in less than 1 week.

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Mango Bay Mortgage  
**AEName:** Arthur Lobbe  
**Email:** alobbe@mangobayinc.com  
**Phone #:** (561) 347-9811(23)  
**Cell #:** N/A  
**fax #:** (561) 347-9855

**Staff Contacts**

N/A

**Niche Guidelines:**

Corp, Partnership, LLC, Non-Occupant Co-Borrower, Self-Employed under 2 Years, Hard Money, No Doc, Refi Cash Out, Bed and Breakfast, Church, Coops, Gas Stations, Land, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, No Score, Below 500 FICO, Below 580, One Score, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, Streamlined, True No Doc, VOE Only, Private VOR, Non-Conforming Jumbo Loans, Super Jumbo, Commercial-Foriegn Country, Commercial-Over 2 MM, Residential-Foreign Country, Residential-Over 1 MM, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Lot/Land, Mixed Use, Non-Owner, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rapid Acquisition of property, Short Sale-Purchase, DTI = 50% Ok, DTI >=55% Ok, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Territory:**

N/A

**Approved States:**

Florida

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Mango Bay Mortgage  
**AEName:** Brian Taylor  
**Email:** btaylor@mangobayinc.com  
**Phone #:** (561) 347-9811  
**Cell #:** (561) 445-1033  
**fax #:** (561) 347-9855

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**Staff Contacts**

Position	Name	Phone	Cell	Fax	Email
Account Manager	Jane Smith	1111111111		1111111111	Jane@test.com
Rate Lock	John Test	1111111111		3333333333	John@test.com

**Niche Guidelines:**

Corp, Partnership, LLC, Non-Occupant Co-Borrower, Self-Employed under 2 Years, Hard Money, No Doc, Refi Cash Out, Bed and Breakfast, Church, Coops, Gas Stations, Land, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Self Storage, Warehouse, No Score, Below 500 FICO, Below 580, One Score, 12 Month Bk. Statements, 24 Month Bank Statements, Alt/Limited Doc, Business Bank Statements, No Ratio, SISA, Streamlined, True No Doc, VOE Only, Private VOR, Non-Conforming Jumbo Loans, Super Jumbo, Commercial-Foriegn Country, Commercial-Over 2 MM, Residential-Foreign Country, Residential-Over 1 MM, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Condo Tels, Coops, High Rise Condo, Lot/Land, Mixed Use, Non-Owner, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rapid Acquisition of property, Short Sale-Purchase, DTI = 50% Ok, DTI >=55% Ok, Payment Shock over 200%, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Territory:**

Florida

**Approved States:**

Florida

**Closing Procedure:**

Step 1

Step 2

Step 3

**Mortgage Clause:**

Sample Mtgee clause here...

**General Credit Guidelines:**

N/A

**Company:** Portfolio Mortgage Company

**AENaMe:** Rick Godwin

**Email:** rickgodwin@prodigy.net

**Phone #:** (480) 775-5150

**Cell #:** (480) 227-2857

**fax #:** (480) 775-5149

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Business Assets, No Reserves, Cross Collateralization, Gift Funds, Gift of Equity, Stocks, Bonds, etc..., Non-Purchasing Spouse, Corp, Partnership, LLC, Foreign National, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Political Asylum, Self-Employed under 2 Years, Foreign National, Hard Money, Joint Ventures, No Doc, Owner-User, Private money, SISA, SIVA, Special Purpose, Auto Repair, Bed and Breakfast, Church, Contractor/Trucking Yard, Day Care/Vocational School, Heavy Industrial Mfg, Investment Properties, Land, Light Industrial, Mixed Use, Motel/Hotel, Office Buildings, Office Condo, Restaurants, Retail, Strip Shopping Center, Ch. 7 < 2 yrs, Foreclosure, No Score, 1 Day out of BK, Alternative Credit, Below 500 FICO, Below 580, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Ignore Credit Counseling, No Tradelines, Pay Off CCC ok, Trades<12 Months, 12 Month Bk. Statements, Alt/Limited Doc, No Ratio, SISA, SIVA, VOE Only, 1x120's Ok, 1x30(s) Ok, 1x60's Ok, 1x90's Ok, Foreclosure Bailout, No Housing History, Private VOR, Rolling Lates OK, Assets/Funds, Borrower on Title, Foreclosure, MLS Listing, Quit claim today-C/O tomorrow, Lofts, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, Condo Conversions, Condo Tels, Log Homes, Lot/Land, Manufactured, Manufactured Home >15 yrs, Manufactured Home Single Wide, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, Spec Homes, Seller Held seconds, Fixed Income, Mortgage Brokers, No 4506, Realtors, Retirees, SIVA-Cash Out, Bridge Loans, Construction to Perm, Land Contract, Non-Arm's Length, Blanket Loans, Buy Out Ex-Spouse, Construction Loans, Construction Perm, Flips Ok, Foreclosure Bailouts, Hard/Private Money-Max LTV?, Lease Option, More than 10 Properties owned, Multiple Loans/ Properties?, Rapid Acquisition of property, Rehab, Short Sale-Purchase, 48 Hour Closing Time, Boarder Income Allowed, Declining Value OK, DTI >=55% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Farming, Industrial, Manufacturing, Mixed, Other

**Highlights:**

**Title**

**SubTitle**      soft interest rates on hard money loans

**Title**

**SubTitle**      Non-owner occupied properties preferred.

**Title**

**SubTitle**

**Territory:**

Arizona

**Approved States:**

Arizona

**Closing Procedure:**

Contact Portfolio Mortgage. Residential docs emailed to title where signing takes place. Commercial and land docs are sent by courier to title company.

**Mortgage Clause:**

Portfolio Mortgage Company, Inc. its successors and/or Assigns

P.O. Box 26016

Tempe, AZ 85285

(must have one year paid insurance since we do not impound)

**General Credit Guidelines:**

Credit score can be as low as 400 or no score at all. Strong preference for non-owner occupied properties.

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**Company:**              United Midwest Savings Bank

**AENAME:**              Greg Baun

**Email:**                  gbraun@umwsb.com

**Phone #:**                (614) 255-3499

**Cell #:**                  N/A

**fax #:**                    (614) 453-1166

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, 6% Seller Concessions >90%, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non-Occupant Co-Borrower, Collections, Charge Offs?, 12 Month Bk. Statements, Business Bank Statements, Full Income/No Assets, First Time Home Buyers?, No Housing History, Assets/Funds, Borrower on Title, Seller on title, Rural Property, 10+ Acres, 2 Houses on 1 Lot, 2nd Home, Log Homes, Lot/Land, Manufactured, Manufactured Home >15 yrs, Mixed Use, Modular, Non-Owner, Spec Homes, Construction to Perm, Blanket Loans, Construction Loans, Construction Perm, Multiple Loans/ Properties?, Rehab, Boarder Income Allowed, Declining Value OK, DTI = 50% Ok, Manual Underwriting, Payment Shock over 200%, Agricultural, Farming, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:**              Unity Bank

**AENAME:**              Raymond Budyszewick

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**Email:** raymond.budyszewick@unitybank.com  
**Phone #:** (305) 742-1568  
**Cell #:** N/A  
**fax #:** (305) 266-0133

**Staff Contacts**

N/A

**Niche Guidelines:**

Business Assets, Gift Funds, Corp, Partnership, LLC, Self-Employed under 2 Years, No Doc, Refi Cash Out, SISA, Auto Repair, Bed and Breakfast, Car Wash, Dry Cleaner, Gas Stations, Laundromats, Light Industrial, Mixed Use, Motel/Hotel, Office Buildings, Office Condo, Restaurants, Warehouse, Full Income/No Assets, My Community, SBA Loans, Super Jumbo, Unsecured Business LOC, Construction to Perm, Construction Loans, Construction Perm, Industrial, Manufacturing

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Arkansas, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Lender Type: Reverse**

**Company:** My Loan Post  
**AENAME:** Chris-Gmail fuelling  
**Email:** cff2880@gmail.com  
**Phone #:** (111) 111-1111  
**Cell #:** N/A  
**fax #:** N/A

**Staff Contacts**

N/A

**Niche Guidelines:**

Borrowed Funds, Gift Funds, No Ratio, Unsecured Business LOC

**Highlights:**

**Territory:**

Alaska

**Approved States:**

Alaska

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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**Company:** Wells Fargo  
**AENAME:** Scott Alfstad  
**Email:** scott.l.alfstad@wellsfargo.com  
**Phone #:** (916) 276-3232  
**Cell #:** N/A  
**fax #:** (916) 638-1819

**Staff Contacts**

N/A

**Niche Guidelines:**

6% Seller Concessions >90%, Down payment Asst. programs, Gift Funds, Gift of Equity, Seasoning of Funds/Assets?, Non Perm Aliens, Non-Occupant Co-Borrower, Perm Aliens, Owner-User, Refi Cash Out, Special Purpose, Auto Repair, Bed and Breakfast, Coops, Day Care/Vocational School, Gas Stations, Heavy Industrial Mfg, Investment Properties, Light Industrial, Mixed Use, Motel/Hotel, Multi Family-NEW, Office Buildings, Office Condo, Restaurants, Retail, Self Storage, Strip Shopping Center, Warehouse, Alternative Credit, Ch. 13 < 2 Yrs, Collections, Charge Offs?, Trades<12 Months, Full Income/No Assets, VOE Only, Mortgage Late OK, My Community, No declining market hit, No declining market LTV adj., 6% Seller Concession, Buy Down Ok, Condos OK, FHA Secure, FHA sponsorship for brokers, Manual Underwrite, Streamline, 1x30(s) Ok, 1x60's Ok, First Time Home Buyers?, No Housing History, Rolling Lates OK, 100% USDA Rural-No MI, 40 year mortgage, Borrower on Title, Lofts, Rural Property, 10+ Acres, 2nd Home, 3-4 Units, Condo Conversions, Coops, Dome Home, High Rise Condo, Log Homes, Mixed Use, Modular, Non Warrantable Condos, Non-Owner, 2nd behind Jumbo Loan, Piggyback/Combo, Non-Arm's Length, Buy Out Ex-Spouse, Multiple Loans/ Properties?, Reverse Mortgages, Short Sale-Purchase, 48 Hour Closing Time, Declining Value OK, Lender Paid MI, Manual Underwriting, Exception Based, Mixed, Other, Rural

**Highlights:**

**Territory:**

N/A

**Approved States:**

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming

**Closing Procedure:**

N/A

**Mortgage Clause:**

N/A

**General Credit Guidelines:**

N/A

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