ADVANCIAL PRODUCTS

NICHE SUMMARY

- **Federal Credit Union**
  Lending in all 50 States and DC • loans to 5mm

- **Condotels/Non-Warrantable Condos/ Non-Warrantable Co-ops including:**
  Units with less than 500 square feet / Leasehold Studios / Efficiencies / Lofts / Kitchenettes, etc.

- **Unique Properties**
  Unpermitted additions • SFR with manufactured outbuildings • Mixed use • Deed restrictions, and more.

- **Homes on acreage and Hobby Farms with no acreage limit**
  Agricultural and other zoning restrictions considered

- **Work Related Visas**
  Treaty Visas • Student Visas • J-Visas • DACA • EAD / OPT extensions with work permits, and more • No US credit or score required

- **Borrowers with no credit score and limited credit**
  Including Jumbo to 5mm

- **Asset depletion program**
  This can be paired with all programs and other income • Cash out proceeds may be used in the Asset Depletion Calculator on a case by case basis (a reverse mortgage alternative).

- **Cash-out with no seasoning**
  Cash out up to 5mm with unlimited cash in hand, no title seasoning, cash out on homes listed for sale, and delayed financing

- **Gift of equity**
  Gifted reserves • Gifted down payment • including for investment properties

- **Removal of departing residence from DTI and reserves**
  30% or more equity required and must be listed for sale by close date

- **Avoid bank statement program rates!**
  Removal of expenses that aren't allowed using standard cash flow forms considered including:
  • One-time expenses
  • Section 179 deductions
  • One-time losses
  • Carry forward losses
  • Self-Directed IRA/SEP and more
  • Startup costs
  • Notes due in less than 1 year

- **6 months reserves for all loan sizes**
  Cash out can be used as reserves

- **Short time self-employed borrowers**
  and / or 1 year tax return program at lower LTVs
  Priced as Full Doc

- **LLC titling allowed for investment properties and 1031 exchange allowed**

- **Non-occupant co-borrowers allowed including cash out refinances**

- **Minimum loan size 100k**

- **Removal of alimony AND child support from the income vs. adding as liability**

- **Use of departing residence rental income allowed with no lease, security deposit, or landlord history**

- **Foreign National program**

- **TBD address pre-approvals encouraged**