

**Michael Ryan - MORTGAGE BROKER**  
**Key To Your Perfect Mortgage**

**Investment Property Loans**

**November 2017**

***Turned Down by a Bank? Call us, we change about 50 % of them to YES***

**Loans of the Month:**

Construction and Rehab loans      LLC, S Corp and C Corp ownership  
Multiple property cash-out      Stated Income – SF Bay Area

**News:**

- Rates – Steady as she goes
- Fannie Mae – CASH-out to 10 mortgaged properties
- Flip Properties drop to lowest % of real estate market lowest in 2 years
- Flip Properties purchased with financing vs. cash at a 9 year high

How has your investment strategy gone this past year, time for a tune-up?

**Traditional Income and Credit Documentation for:**

**Up to 10 Mortgaged Properties: 30 year fixed rate loans:**

20 % down for your first 4 mortgages – cash out available

25 % down next 6 mortgaged properties – **cash out available to # 10**

Special rules for # 5 - # 10 property (just for conventional loans)

- Minimum loan amount \$ 50,000 – throughout California
- Use rents if your first rental purchase
- Can refinance up to # 10 into low fixed interest rates

**Over 10 Mortgaged Properties:**

Purchase, Refinance, Cash-out – generally 25 – 30 % down payments

Personally owned, C Corp, LLC. All OK

**Foreign National (requires more down pmt.)**

**Creative Financing:**

**Private Money / Hard Money** as low as 8 1/2 %

Bridge Loans / Construction Completion / Equity Partners

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**Use your IRA or 401 K – self directed**

40 – 60 % down payment. Lower closing costs than traditional.

**No income or employment verification required**

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