

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

**Investment Property Loans**

**May 2015**

**Loans of the Month:**

Cash out loans, 30 year fixed, up to 15 financed properties  
Buy and Hold strategies eclipse Fix and Flip.. Is the market changing ?

**News:**

Rates take another run to higher levels. Will they hold or come back down?

**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 for your next 6 mortgaged properties – cash out available to # 6  
(unless purchased and refinanced within 6 months – 5 % lower LTV  
And, to 10 financed property count)

- Add 5 % to the down payment for 2 – 4 unit properties.
- 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:**

25 % + down Portfolio loans: Purchase, Refinance, Cash-out  
Personally owned, C Corp, LLC

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

**Creative Financing:**

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

Need something you do not see here? Call

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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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**Prepare yourself and your Clients: Call MIKE**

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