

# Have Client With These Issues?

# We Can Help!

## INCOME

- High Debt-to-Income - Can go to 47% on Jumbo loans
- No income OK – Can use asset depletion or 12 months bank statements
- Restricted Stock OK – need 2 year history & 3 years of vesting in the future
- Foreign income OK

## ASSETS

- Low/No Downpayment –
  - 89.9% loan to \$1,700,000
  - Cross-collateralization
    - Purchase new property without selling current residence
    - Max loan amount = 70% LTV of both properties combined
  - Asset pledge
    - Does not need to be borrower's own funds
    - No liquidation or moving of funds necessary
- 95% CLTV (combined first and HELOC – No MI)
- 95% LTV (Non FHA, lender paid MI)
- Foreign assets OK

## CREDIT

- Short or No Credit History OK – Foreign Nationals
- No social security number OK
- Low FICO to 580 OK - loan amount up to \$636,150
- Credit analysis and repair. Rescore higher in as little as 5-7 business days.
- Non-resident Visa OK--including, but not limited to H1-B, L-1, TN, etc
- Visiting Visa OK--B2, F1, F2

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