



LENDING SOLUTIONS

Options. Service. Experience. Results

California Office

4692 Robert J. Matthews Pkwy #E
El Dorado Hills, CA 95762
Phone: (866) 436-3418
Fax: (916) 933-1791

Oregon Office

7128 SW Gonzaga St
Tigard, OR 97223
(503) 270-5540
(503) 270-5330

PRODUCTS & SERVICES

Information

WEEKLY STATUS REPORT
EMAIL CONFIRMATION
BREAK EVEN ANALYSIS
MORTGAGE ANALYSIS

Speed

5 Minute Pre-Approval – 7 days a week
CLOSE IN 2-7 DAYS: PURCHASE
CLOSE IN 7-14 DAYS: REFINANCE
15 MIN. RESPONSE (phone or email)

Options

NO POINTS
NO FEES

Experience

15 yrs. In all positions in the industry
Mortgage, Real Estate & Developing

Availability

7am-7pm
7 days

FSBO

SIGNS, FLYERS, YOU NAME IT!!!
DO IT YOURSELF

Education

MORTGAGE 101
BUYING YOUR 1ST HOME
BUYING A 2ND HOME
INVESTMENT PROPERTY
INCOME PRODUCING
EQUITY PRODUCING

FIXED VS. ADJUSTABLE
WHEN AN OPTION ARM WORKS
STAGING YOUR HOME (FSBO)
ADDITIONS
BUILD YOUR OWN HOME
VACATION RENTALS

Credit & Credit Scores

RAPID RESCORE:
CREDIT REPAIR SERVICE:
FREE CONSULTATION:

Quickly improved score, one line at a time.
Pay pre-paid legal service to improve score
We know the tricks for FREE

Discounts

LARGER LOAN AMOUNTS
PURCHASE TRANSACTIONS
BUILDERS
PAST CUSTOMERS

BUILDERS
PUBLIC EMPLOYEES
CORPORATIONS
CHILDREN'S CHARITIES





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RESIDENTIAL & COMMERCIAL MORTGAGE FINANCING

One Stop Shop...All programs available at discounted pricing!

Mortgage	Loan Amount	Income Type Available
CONVENTIONAL	<\$417,000	FULL DOC & STATED
JUMBO	\$417,001-\$650,000	FULL DOC & STATED
SUPER JUMBO	\$650,000 - \$5,000,000	FULL DOC & STATED

PROGRAMS: EVERYTHING AVAILABLE THROUGH MORTGAGE MARKET

- 30 YR FIXED AND INTEREST ONLY (IO) OPTION (15-40 yr available)
- 3/1, 5/1, 7/1 ARM WITH IO
- OPTION & HYBRID ARM
- LINES OF CREDIT (2ND MORTGAGE)
- CONSTRUCTION

1ST TIME HOMEBUYER: ALL PROGRAMS AVAILABLE

100% LTV FINANCING AVAILABLE
 97% LTV FINANCING WITH SELLER AID ALLOWED
 95% LTV ALL CONVENTIONAL PROGRAMS AVAILABLE

NICHE PROGRAMS

100% INTEREST ONLY ARM (1 LOAN W/ NO M.I.)
 STATED 2ND MORTGAGES TO 100% W/ 680 SCORE
 SUPER JUMBO TO \$1.3 MILLION W/ 100% CLTV
 1 DAY OFF THE MARKET WITH NO RESTRICTIONS

CONSTRUCTION

ALL-IN-ONE – CONSTRUCTION TO PERMINANT FINANCING
 LAND LOANS
 BUILD YOUR OWN
 “SPEC” FINANCING FOR BUILDERS

COMMERCIAL FINANCING FOR ALL TYPES OF STRUCTURES

OFFICE RETAIL	INDUSTRIAL	WAREHOUSE
MIXED USE	GAS STATION	RESTAURANT
APARTMENTS	COMMERCIAL CONSTRUCTION	
LAND	SUBDIVISIONS	CONDO'S

PRIVATE MONEY UP TO \$1 BILLION

ALL SITUATIONS CONSIDERED AND FUNDED BASED ON RISK
 ALL PROPERTY TYPES AND ALL PROJECTS CONSIDERED.



Equal Housing Lender. Credit On Approval. Rates and Programs subject to change without prior notice. Due to market conditions, please update all information on an hourly basis. Call for details!