



We stand out from the crowd. We can help you do the same! Check out our extensive alternative product list below:

Commercial Loans as a Broker Only:

- Loan sizes from 75k to 5MM
- All Loans are No Income and 30 Year Fixed
- Short Term Bridge Loans for Commercial and Residential
- They have Fix and Flip financing for Commercial and Residential
- This is a 650 Mid Score with 75% LTV
- Closing is 2 weeks
- They do Residential and we can use this for Short Term Vacation Rentals

One Time Close as a Broker Only:

- Initial loan closes and Realtors and Bank get paid for total loan amount
- This loan does not have any requalification's for us to do
- We have Builder approvals that we will work with GO Mortgage on, but they qualify them completely
- They have a 6-month EPO period after modification
- They will go up to 10 Acres
- No Non-Occupying Co-Borrowers
- They do VA, FHA USDA and Conventional for Stick built, Modular and Mfg Homes
- Government goes down to 660 FICO and Conventional to 680 FICO
- They lock the loan after the approval process for 1 year
- They go 100% on VA, 96.5% on FHA and 95% on Conventional
- Loan Limits are minimum 175,000 and max is conforming limits
- Self Builds, Self Help and Sweat Equity not permitted
- Lender will Disclose all materials to the borrower

Non Owner No Income:

- FICO's as low as 620
- LTV of 80% with a 660 FICO
- No reserves required
- No Seasoning on Refinances of Rate and Term or Cash out
- 1st time investors allowed
- No Rate or Price Adjustments on Cash out with less than 70%, Condo, Units
- NO LTV Restrictions on 2-4 Units

FHA DPA as a Broker Only:

- This will be a brokered deal that can replace a lot of Bond Loans
- This is a DPA, that is totally forgivable
- We will be able to refinance the loan after 6 months from closing
- This will give all loan officers the ability to have 2 loans in 6 months
- We will be able to do the DPA and FSB can Refinance it to better rates in 6 months

NADA:

- 100% Financing on FHA
- FICO's down to 580
- First Time Home Buyers
- One Borrower to do Homebuyer Education
- Non-Occupying Co Borrowers allowed
- One Fico only acceptable
- Gift Funds Allowed
- No Underwriting overlays
- DACA Borrowers Eligible
- SFR, PUDs, Condos, 1-4 units Manufactured Homes
- DTI per AUS

Non Owner Mixed Use Investment Properties:

- 2-8 Unit Investment Properties
- 660 Min FICO
- Purchases to 75% LTV
- Loan Amount up to 2M
- Experienced Investors Only
- Cash Out to 70%
- General Purpose Commercial Appraisal
- Borrower can be business occupant



Firstname Lastname

Title

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