



# Jumbo Mortgage

*We tame even the wildest residential jumbo mortgages \$750K - \$10M+. Qualifying is available using a number of personal and property income programs and for a broad range of property types and locations.*

## Jumbo Highlights

- 1-4 unit | primary residence, second home, and investment properties
- Salary, self-employed income, retirement/investment income, and/or assets used
- Credit score min 640+, stable income, and higher financial reserves
- Purchase, refinance, and cash-out mortgages
- Loan-To-Value (LTV) percentage ranges up to 90% depending on loan size, occupancy, number of units, FICO, and other factors
- Quick closings: 2.5 - 4 weeks
- Mortgage loan sizes depend on FICO, loan-to-value, and property type - up to \$10M+
- Interest-only available. No Mortgage Insurance. Foreign National & Work Visa eligible

**Online Application | Secure Doc Uploads | Mobile App | Email/Text Loan Updates!**

## Jumbo Types Include

**Conventional:** tax returns and/or W2/1099 to income qualify

**Non-QM Conventional:** more flexible full doc underwriting for LTV, credit, DTI ratio, & assets

**DSCR / Rental Income:** use subject property income (actual or projected) to qualify

**Bank Statement:** gross deposits to personal or business bank accounts to qualify

**Alternative Income:** qualify using 1099, P&L, Verification of Employment, or 1yr tax return

**Asset Utilization:** liquid and semi-liquid assets are used to "income-qualify"

**VA:** eligible VA borrowers are able to get primary jumbo mortgages

**Foreign National:** multiple ways to qualify for second home and investment properties

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Apply Now



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