

# Stated Income/Stated Asset

**WE MAKE IT HAPPEN!**

## **Our Niche in the Commercial Marketplace**

*Financing Solutions for the non-conforming borrower and  
the non-conforming property.*

- **Stated Income/Stated Assets Underwriting**
- **Higher LTV'S (80% and CLTV 90%)**  
**Up to 80% LTV on Multifamily and Mixed-Used!**
- **Fixed rates & variable rates**
- **Fully amortized loans 15, 20, and 30 years**
- **A self-employed borrower with low or negative 1040's**
- **Financing in the name of Corporations, LLC & Trust**
- **Refinancing and cash out with no seasoning**
- **Form 4506 is not required to be executed**
- **10% Down payment is not verified**
- **Seller takes back second mortgage**
- **Inherited property, borrower needs cash out**
- **Small loan amounts minimum (\$100,000)**
- **Environmental issue property types are OK**
- **Unusual properties:**

- |                            |                    |
|----------------------------|--------------------|
| -Warehouse                 | -Bed and Breakfast |
| -Restaurant                | -Self-Storage      |
| -Dry Cleaners              | -Auto Body Shop    |
| -Auto Repair Shop          | -Funeral Homes     |
| -Tavern                    | -Trailer Park      |
| -Motels – None flag Hotels | -Boarding House    |
| -Multi-family              | -Mixed-use         |
| -Strip Mall                | -Office Bldg..     |

ETC.

**CALL NOW!!!**