



A solution for every client.

Niche Loan Offerings, Exotic Mortgage Products

Investment Properties

- Complete conventional financing options.
- Portfolio and Non-QM options:
 - Unlimited financed properties
 - Up to \$500k for first unit, and up to \$750k for units 2-4
 - Qualify from property cash flow (not debt-to-income)

The Self-Employed Borrower

- Qualify for mortgage with ONE YEAR of tax returns
- For the self-employed: qualify with just ONE YEAR of self-employment history
- Also beneficial for farmers, rental property owners who have seen recent increase in income

Jumbo Portfolio

- 10% Down Payment! No Mortgage Insurance! Loan amounts up to \$750,000
- Unlimited acreage
- Fixed and ARM options available
- Unique properties considered (unusual easements, outbuildings, exotic builds, etc)

Hobby Farms

- "Primary residence capable of some sustained agricultural production"
- Up to \$1.5 Million in financing!
- 60% of annual borrower income from off-farm source
- Eligible for cash-out refinance

Farm and Ranch

- Up to \$30 million of financing!
- Land, buildings, equipment, fixtures
- Agriculture zoned land
- Fixed or adjustable mortgage rate
- Facilities (dairies, feedlots, storage units) financing eligible!

Miscellaneous Special Offers

- Second liens and Home Equity Lines of Credit (HELOCs)
- Qualify one year after negative credit event
- Non-occupant co-borrower
- Non-permitted additions
- Asset depletion for qualification