



PLATINUM Mortgage Company

WHAT WE OFFER

**Conventional-FHA-VA-USDA
Jumbo Up to \$5 Million
Bank Statements-Lite Doc
Non Prime-2nd & 3rd TDs
Reverse Mortgages
Commercial-Land
Hard Money-Bridge-ARV
Construction-Land**

WHAT WE PROMISE

**Over 50 Loan Programs
Over 40 Wholesale Lenders
Fast Loan Pre-Approvals
Free Loan Scenario Answers
Seasoned Loan Processing
Free Credit Enhancement
Home Buying Education
Superior Customer Service**



Non-Prime Lending Is Back!

True Stated Program

Qualifying Score As Low as 680 (Foreign National OK)
Loan Amounts - \$100k to \$2.5M up to 75% LTV
Property Types - SFR, Townhouse, Condos, PUD
7 Year ARM, Owner Occ and NonOwner Occ
Short Sale/DIL/Loan Mod 2 yrs, BK 3 yrs & Foreclosure 5 yrs
CPA Letter, P&L/Balance Sheet, Business License
2 mth Bank Statements
Reserves - 6 mths <\$1M loan amt 12 mths >\$1M loan amt

Non-Prime Standard Programs

Qualifying Score As Low as 640
Loan Amounts - \$100k to \$2.5M up to 85% LTV
Property Types - SFR, Townhouse, Condos, PUD
5 & 7 Year ARMS, Owner Occ and NonOwner Occ
Short Sale/DIL/Loan Mod 2 yrs, BK 3 yrs & Foreclosure 5 yrs
12 & 24 mths Bank Statements (Ask about our true stated)
Reserves - 6 mths <\$1M loan amt 12 mths >\$1M loan amt

Non-Prime / Recent Housing Event Programs

Qualifying Score As low as 500
Loan Amounts - \$75k to \$3M & Cash Out - Up to \$500K
Property Types - SFR, Townhouse, Condos, PUD, 2-4 Unit
Up to 90% LTV (Rural & NonWarrantable Condos Allowed)
No Seasoning on Bankruptcy, Foreclosure, Short Sale, Deed In Lieu
Personal or Business 24 mths Bank Statements Program
No Reserves Required/No Prepayment Penalty

Non-Prime / Investment Property

Qualifying Score As low as 500
Loan Amounts - \$75k to \$3M & Cash Out - Up to \$500K
Property Types - SFR, Townhouse, Condos
Up to 75% Purchase and 70% Rate/Term/Cash Out
No Seasoning on Bankruptcy, Foreclosure, Short Sale, Deed In Lieu
Personal or Business 24 mths Bank Statements Program
Or Debt Service Ratio of Subject Available
No Reserves Required/No Prepayment Penalty

Non-Prime / Foreign Nationals

Loan Amounts - \$100K to \$2.5M & Cash out - Up to \$300K
Property Types - SFR, Townhouse, Condos
Up to 70% LTV for Owner Occ and NonOwner Occ
SNN or TIN Number - Not required
Credit Score - Not required
No Reserves Required/No Prepayment Penalty
Prior Housing - No seasoning for foreclosure/short sale/deed-in-lieu

Have a Loan Scenario?

Email info@pmccanhelp.com

A Premier CA & WA Brokerage



Platinum Mortgage Company | NMLS 266371 | CA BRE 01183898

Phone: 800-385-3657 | Fax: 866-598-9987 | Email: info@pmccanhelp.com

Mortgage www.pmccanhelp.com | Real Estate www.pmcrealty.net | PMC Careers www.pmccareers.com

Conventional - Jumbo - FHA - VA - Lite Doc - Hard Money - Commercial - Superior Customer Service