

A Mortgage for Everyone

STANDARD PROGRAMS

CONVENTIONAL

- High Balance available
- HomeReady®
- Home Possible®
- Freddie Mac CHOICEHome®
- RefiNow
- Refi Possible
- Temporary Buydowns

FHA

- High Balance available
- FHA 203(h)
- Streamline Refinance
- FHA HUD \$100 Down
- Good Neighbor Next Door
- Section 184
- Temporary Buydowns

VA

- High balance available
- IRRRL
- Temporary Buydowns

USDA

- Streamline Assist

PROPERTIES

- SFR
- Condo (warrantable and non-warrantable)
- Condotel
- PUD
- Townhome
- Co-op
- Accessory Dwelling Unit (ADU)
- Manufactured/Modular Homes
- Barndominiums
- Container Homes
- Multi-Family (2-4 units)

SPECIALTY AGENCY PROGRAMS

- Buy Now. Sell Later.
- Cash 4 Homes Closing Guarantee
- Planet Advantage
- Fix and Flip
- Planet Bridge
- Planet HELOAN
- Doctor Loan

JUMBO

- Delegated loans up to 4mm
- Fixed rate 10-through 30-year terms, 5-, 7-, 10- year SOFR ARMs
- Interest Only
- Primary, 2nd home and Investment
- 620 Minimum FICO
- LTV up to 90%
- Full doc, 1099, VOE, P&L, Asset Depletion/Utilization, Personal and Business Bank Statement
- Non-warrantable Condo
- Super Jumbo programs available

ONE-TIME CLOSE CONSTRUCTION

- Conventional, FHA, VA, USDA
- 3 to 12-month build periods
- Builder/dealer/project approval and completion managed in-house
- Builder/spec financing and land loans
- Manufactured homes eligible

RENOVATION LOANS

- Fannie Mae HomeStyle®/ Homestyle Energy
- Freddie CHOICE® Renovation/ CHOICEReno eXpress
- Freddie GreenCHOICE®
- FHA 203(k) (Limited and Standard)
- VA Renovation
- Concierge/White Glove Service

DOWN PAYMENT ASSISTANCE PROGRAMS

- Planet DPA – 100% FHA financing
- Chase Community Lending
- HFA Programs*

REVERSE MORTGAGES

- Reverse HECM
- Jumbo Reverse
- Reverse 2nd Lien
- EquityAvail Refinance

NON-QM

- Credit event (both seasoned and unseasoned)
- Closing as an LLC
- Bank Statement
- Bank Statement HELOC
- Bank Statement Closed-End 2nd
- Non-warrantable condo
- Investor Cash Flow (DSCR)
- DSCR Foreign National
- Asset Qualifier
- Foreign National
- 1099
- Profit & Loss (P&L)
- WVOE
- ITIN
- Mixed Use
- Fix and Flip
- Vacant Lots
- High acreage
- Hobby farms

SECOND LIEN PROGRAMS

- HELOC
- HELOAN
- Standalone and Piggyback
- Alt doc available

*Multiple state-specific programs

**A lending partner
for every client journey.**

Contact me today!



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