Michael Haines Loan Specialist mhaineskw@gmail.com 949-215-7183

BLANKET LOAN PROGRAM SUMMARY

I look forward to learning more about you and your scenario. I have different options that I will review with you once I know more about you.

This program will be very useful if you are looking to build a portfolio of rentals or if you are buying a portfolio of properties. This is a rather unique loan offering and I have multiple sources of funding so the guidelines below are of a general nature. Your individual info will allow me to place you with the source best suited for you.

Here are some highlights of the blanket loan programs:

For residential or commercial properties.

- + Cash out re-fi allowed
- + No limit on properties owned
- + No seasoning
- + Rates 3.75% to 13%
- + Amortized 15 to 30 yrs
- + Term 3 to 30 yrs
- + Points on a case by case basis
- + 600 min credit score, no score also available
- + \$200K min loan amount and no max
- + 65% to 80% LTV
- + May be used to purchase a portfolio

DOCUMENTS REQUIRED TO GET STARTED:

- 1. Preliminary Loan Application
- 2. Personal Financial Statement
- 3. Real Estate Data Tape Detailed
- 4. Rent Roll Commercial
- 5. Operating History Income and Expense 2011 to YTD, 2014