

ALT LOANS

SCAN CODE



TO FIND OUT MORE

KNOW MORE ABOUT ALT LOANS



THESE LOANS ARE FOR BUYERS WHO HAVE NON-TRADITIONAL **INCOME STREAMS** AND ARE UNABLE TO DOCUMENT INCOME VIA TRADITIONAL MEANS.



THESE PROGRAMS DO NOT REQUIRE W2S, PAYSTUBS, OR TAX RETURNS.



QUALIFYING INCOME FOR THESE PROGRAMS IS CALCULATED USING 12 MONTHS OF BANK STATEMENTS, OR ASSETS ON HAND, OR 1099S, OR PROFIT AND LOSS STATEMENTS.

PRODUCTS

BANK STATEMENT PROGRAMS

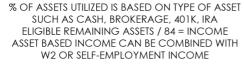
INCOME CALCULATED BASED ON 12 MONTHS **BUSINESS OR PERSONAL DEPOSITS** EXPENSES ATTRIBUTED BASED ON BORROWER STATED NUMBER OF EMPLOYEES AND INDUSTRY SHARE OF INCOME ATTRIBUTED BASED ON **OWNERSHIP**







ASSET BASED LENDING



1099 LENDING

LENDING BASED ON GROSS 1099 INCOME TAX RETURN EXPENSES NOT CONSIDERED



PROFIT AND LOSS ACCOUNT LENDING

12-MONTH PROFIT AND LOSS ACCOUNT PREPARED BY TAX PREPARER/CPA

FEATURES



TO S3M

10% DOWN (WITH NO MORTGAGE INSURANCE)



50% DTI



FIXED. **ADJUSTABLE** RATE OPTIONS



30 AND 40 YEARS TERMS



INTEREST ONLY **AVAILABLE**



GIFT OPTION AVAILABLE TO COVER DOWNPAYMENT AND CLOSING COSTS

ABOUT SHINING STAR FUNDING

We are a team of two successful loan officers, Depac & Akshay. Shining Star Funding is a division of American Pacific Mortgage Corporation. APM is a nationwide lender that has helped over 50,000 families in the last 12 months.

- 22 YEARS OF COMBINED MORTGAGE EXPERIENCE
- QUICK CLOSINGS, COMPETITIVE RATES
- OFFER WIDE RANGE OF LOAN PRODUCTS TO MEET MOST LENDING **NFFDS**
- DIRECT LENDERS WITH INHOUSE UNDERWRITING AND FUNDING



WE ARE ON SOCIAL MEDIA **f S** G in











DEPAC PARTHI (925) 820-2981 SMS: (925) 268-0640 **BRANCH MANAGER** MLO #350304 dp@shiningstarfunding.com FAX: (925) 215-1900



AKSHAY PARTI (925) 820-2986 SMS: (925) 820-2986 **BUSINESS DEVELOPMENT MANAGER** MLO #2095035 akshay.parti@shiningstarfunding.com

FAX: (925) 215-1900



This is not a commitment to lend. Prices, guidelines and minimum requirements are subject to change without notice. Some products may not be available in all states. Subject to review of credit and/or collateral; not all applicants will qualify for financing. It is important to make an informed decision when selecting and using a loan product; make sure to compare loan types when making a financial decision. Any materials were not provided by HUD or FHA. It has not been approved by FHA or any other Government Agency. A pre approval is not a loan approval, rate lock, guarantee or commitment to lend. An underwriter must review and approve a completed loan application after you are preapproved in order to obtain financing.

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AKSHAY PARTI (925) 820-2986 SMS: (925) 820-2986 BUSINESS DEVELOPMENT MANAGER MLO #2095035 akshay.parti@shiningstarfunding.com FAX: (925) 215-1900