

LOAN SOLUTIONS FOR

INVESTORS, BUILDERS & CONTRACTORS

EXPOSURE LIMIT FOR STREAMLINED **FUNDING & DRAWS**







ASSET-BASED LOANS WITH NO PERSONAL **INCOME VERIFICATION**



FIX & FLIP REHAB LOANS

Financing up to 90% of purchased price + renovation, 75% of ARV

Exposure Limits starting at \$500K



BRIDGE PROPERTY LOANS

Financing up to 90% of purchased price + renovation, 75% of ARV

Exposure Limits starting at \$500K



CONSTRUCTION LOANS

Ground-up construction, including infill, spec homes & tear downs.

Financing for up to 100% of construction costs (up to the approved LTV)

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



RENTAL PORTFOLIO LOANS

Consolidate many properties into one single monthly payment.

No personal income verification. (W2s, paystubs)

30-year fixed rate program, up to 8 units

5, 7, 10 year balloon for over 8 units



RENTAL PROPERTY LOANS

30-year, fixed rate financing

Cash-out refinance option

Borrow as an individual or LLC

Based on DSCR, property cash-flow

NO W2s, paystubs, or Tax returns needed!



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



6101 BOLLINGER CANYON RD #344 SAN RAMON, CA 94583 TOLL FREE CALL : (866) 280-0020











Product offered by Finance of America Commercial, a division of Finance of America Mortgage Exposure limits and property loans are subject to investor and business credit approval, appraisal and geographic location of the property and other underwriting criteria. Loan amounts, options, and rates may vary depending upon loan type, LTV, verification of application information and other risk based factors. Application fees, closing costs and other fees may apply. Each loan is subject to property approval under lender's terms and conditions. Each property has an individual secured loan. Loans made or arranged pursuant to a California Finance Lenders Law license, Finance of America Commercial only makes mortgage loans for business purposes.

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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(925) 820-2981
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FAX: (925) 215-1900



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SMS: (925) 820-2986
BUSINESS DEVELOPMENT MANAGER
MLO #2095035
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FAX: (925) 215-1900