

JUMBO LOANS

SCAN CODE



TO FIND OUT MORE



KNOW MORE ABOUT JUMBO LOANS

- ✓ JUMBO LOANS ARE **HIGHER BALANCE LOAN AMOUNTS** THAT EXCEED THE CONFORMING LOAN LIMIT (\$647,200).
- ✓ THEY ARE DESIGNED TO **FINANCE HOMES IN HIGHER PRICED REAL ESTATE MARKETS.**
- ✓ THOUGH THE UNDERWRITING REQUIREMENTS ARE A LITTLE MORE STRINGENT, JUMBO LOANS OFFER **GREATER FLEXIBILITY** TO THOSE WITH A MORE COMPLEX FINANCIAL PORTFOLIO.
- ✓ OFTEN TIMES, JUMBO LOANS HAVE **BETTER PRICING** THAN CONFORMING LOANS AS WELL.

FEATURES



LOANS UP TO \$5M



10% DOWN
(WITH NO MORTGAGE
INSURANCE)



55% DTI



FIXED, ADJUSTABLE
RATE OPTIONS



30 AND 40
YEARS TERMS



INTEREST ONLY
AVAILABLE



UP TO 100% GIFTS
ALLOWED TO COVER
DOWNPAYMENT AND
CLOSING COSTS



FLEXIBLE CASH
OUT OPTIONS



SELF-EMPLOYED
BORROWER OKAY!

NICHE PRODUCTS

BUY BEFORE YOU SELL YOUR CURRENT HOME:



WE WILL EXCLUDE THE MORTGAGE PAYMENTS FROM YOUR CURRENT HOME IN YOUR DEBT TO INCOME RATIO CALCULATIONS WITH A LISTING AGREEMENT FOR THE HOME. THE HOME DOES NOT NEED TO HAVE AN ACCEPTED OFFER.

PLEDGED ASSETS IN LIEU OF CASH DOWNPAYMENT:



USE STOCKS, FREE & CLEAR PROPERTIES, RETIREMENT ACCOUNTS AS DOWNPAYMENT INSTEAD OF CASH. NO NEED TO LIQUIDATE YOUR ASSETS TO MAKE CASH AVAILABLE FOR DOWNPAYMENT. WE CAN USE A PORTION OF THE ACCOUNT BALANCES FROM THE AFOREMENTIONED ACCOUNTS IN LIEU OF A TRADITIONAL CASH DOWNPAYMENT.

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 NEEDS
- DIRECT LENDERS WITH INHOUSE UNDERWRITING AND FUNDING



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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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