

# JUMBO LOANS

SCAN CODE



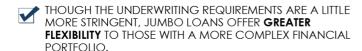
TO FIND OUT MORE

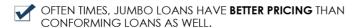


### KNOW MORE ABOUT JUMBO LOANS









### **NICHE PRODUCTS**

BUY BEFORE YOU SELL YOUR CURRENT HOME: 1

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.



### **FEATURES**



LOANS UP TO S5M





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** 

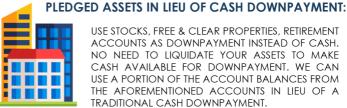


FLEXIBLE CASH **OUT OPTIONS** 



SELF-EMPLOYED **BORROWER OKAY!** 

# 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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