

## Non-QM loans for almost any situation!



### **Unusual Property?**

- Tear-Downs
- **Unpermitted Structures**
- Residence with Farming Activity
- Condotels
- Multifamily & Apartment Buildings



#### **Unusual Situations?**

- \$5 Million Jumbo
- Self-Employed
- Foreign Buyers
- **DSCR** for Investors
- Construction
- Bridge Loans
- \$1 Million+ HELOCs



### Low Down Payment?

- 100% gift funds OK!
- Use equity in parents' home as a down payment
- 100% + financing with a multi-collateral loan

# Call Finance Factors First!



ROMEO ANACAN NMLS #377585 808-228-1089



JOSH GRANT NMLS #1207349 808-256-7398



NMLS #493141 808-228-3632



RORY MATSUMOTO GREG RAVELO NMLS #344148 808-225-7846



SONYA SPITZNAS NMLS #1960592 808-353-8586

Decades of experience in Portfolio lending



CRAIG CAMELLO NMLS #493134 808-936-9886



PAULA KOBAYASHI NMLS #470290 808-385-9430





Custom Solutions for your clients



We understand Hawaii real estate

#### FOR MORTGAGE PROFESSIONALS ONLY

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