

## Advancial Products / Niche Summary

Federal Credit Union - Lending in all 50 States - loans to 5mm

Co-ops -Condotels - Non-Warrantable Condos including: Units with less than 500 square feet - Studios - Efficiencies - Lofts - Kitchenettes etc.

Unique properties - Unpermitted additions - Manufactured outbuildings - Mixed use - Deed restrictions and more

Acreage and hobby farms - No acreage limit - Agricultural and other zoning restrictions considered

Work Related Visas - Treaty Visas - Student Visas - J-Visas - DACA - EAD / OPT extensions with work permits - No credit required

No or limited credit scores allowed including Jumbo

Asset depletion program - this can be paired with all programs and other income - cash out can be used in the asset depletion calculator (a reverse mortgage alternative)

Cash-out with no seasoning - Unlimited cash in hand - Cash out on homes listed for sale

Gift of equity - Gifted reserves - Gifted down payment - including for investment properties

Avoid bank statement program rates! Removal of expenses that aren't allowed using standard cash flow forms considered including: One-time expenses - Section 179 deductions - One-time losses - Carry forward losses - Notes due in less than 1 year -Startup costs - Self-Directed IRA/SEP and more

Removal of departing residence from DTI/reserves if 30% or more equity is present and listed for sale by close date

6 months reserves for all loan sizes - Cash out can be used as reserves

Short time self-employed borrowers and /or 1 year tax return program at lower Itvs - Priced as Full Doc

LLC titling allowed for investment properties

Non-occupant Co-Borrowers allowed on rate term refi, cash out refi, 2nd homes, and purchases with blended ratios

Minimum loan size 100k with exceptions to 75K

Removal of alimony AND child support from the income vs. adding as liability

Use of departing residence rental income allowed with no lease, security deposit, or landlord history

Foreign National program

TBD address pre-approvals encouraged