

Michael Ryan - MORTGAGE BROKER

Key To Your Perfect Mortgage

Investment Property Loans

Fannie Mae Repo's a.k.a. HomePath

10 % down payment – No Mortgage Insurance - No Appraisal

Include repair costs – up to 35 K

NEW --- Buy for Cash – Immediately Refinance

Fannie Mae Cash-out on all cash purchases

no seasoning – new loan up to full cash investment

Traditional Income and Credit Documentation

1 to a maximum 4 mortgaged properties:

15 % down payment , 1 unit properties, purchase

25 % down payment, 2 - 4 unit properties, purchase

refinance to 75 % and cash out to 75 % (one unit property only) available.

Maximum 4 mortgaged properties - (17 sources)

5 to a maximum 10 mortgaged properties:

30 year fixed rates, 25 % down payment , 1 unit properties, purchase

30 % down payment for 2 - 4 unit properties, purchase or refi only!

Cash out not available. (3 sources)

Over 10 mortgaged properties:

30 year fixed rates, 7 or 5 or 3 year fixed, 30 % + down payment, purchase,

refinance, cash out (max 60 % LTV), **no maximum number of mortgaged**

properties, easily up to 20 mortgaged properties, personal ownership and entities

(3 individual sources, not a "1 trick pony")

Creative Financing:

Joint Venture or Private Money as low as 8 1/2 %

No Personal Income - No Personal Credit

Use your IRA or 401 K - self directed

Need something you do not see here? Call

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