GRIFFIN FUNDING
MORTGAGE BANKERS

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OUR NEW LOAN PROGRAMS ARE PERFECT FOR THOSE WHO COULD NOT QUALIFY FOR FINANCING IN THE PAST

OWNER OCCUPIED PROGRAMS

- **Credit Solutions:** For credit-impaired borrowers (500+)
  - LTVs up to 90%
  - Credit Scores down to 500
  - Loan Amounts up to $5,000,000
- **Business Owner Solutions:** Non-traditional income verification for self-employed borrowers
  - 2 years in same business
  - 24 months business or personal bank statements
  - LTVs up to 90%
  - Credit Scores down to 580
- **Alternative Jumbo Solutions**: High balance loan amounts with fewer restrictions and alternative documentation
  - LTVs up to 95%
  - Credit Score down to 660
  - Loan amounts up to $5,000,000

NON-OWNER OCCUPIED PROGRAMS

- **Investor Income Solutions:** Uses rental income and borrowers credit to qualify
  - Full income documentation
  - LTVs up to 80%
  - Credit Scores down to 540
  - Loan Amounts up to $5,000,000
- **Business Owner Solutions**: Non-traditional income verification for self-employed borrowers
  - 2 years in same business
  - 24 months business or personal bank statements
  - LTVs up to 80%
  - Credit Scores down to 640
- **Debt Service Coverage Ratio:** Uses property income to qualify
  - LTVs up to 80%
  - Credit Score down to 620
  - Cash flow of property determines qualification

FOREIGN NATIONAL PROGRAMS

- **Second Residence Solutions**:
  - Full Income Documentation
  - LTVs up to 75%
  - Utilize U.S. and/or foreign credit
  - Transaction funds must be in a U.S. bank account prior to closing
- **Investment Property Solutions**:
  - Full income documentation
  - Debt Service Coverage Ratio documentation (DSCR)
  - LTVs up to 70%
  - Transaction funds must be in U.S. bank account prior to closing