

# What Amazing GMCC Programs Mean For You: Buyers, Realtors, Builders & Borrowers

-  GMCC for Real Estate Builders, brand new home buyers
-  GMCC for Hi-Tech borrowers
-  GMCC for Savvy Real Estate Investors
-  GMCC for Self-employed borrowers
-  GMCC for various scenarios

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply.  
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Please reach out to GMCC's professional licensed loan officers for a complimentary consultation. We're here to help you every step of the way

Name

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NMLS



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General Mortgage Capital Corporation, Real Estate Broker, California Department of Real Estate CA DRE 01509029, NMLS# 254895. HQ: 1350 Bayshore Highway , STE 740, Burlingame, CA 94010, Licensed in 48 States and DC. Visit [WWW.GMCCLOAN.COM](http://WWW.GMCCLOAN.COM)

⊕ Want to explore the possibilities of a buy down, even for jumbo non-QM loans in addition to agency?

GMCC can help you make it happen! Our team of experts will guide you through the process and help you secure the financing you need for your next investment.

⊕ Ready to invest in your next property, but need financing options that fit your unique needs?

Look no further than GMCC. Our jumbo loan programs start at just \$400k, DTI up-to 49.9% Jumbo Express. Unlimited DTI with sufficient Asset. Let us help you achieve your real estate goals.

## GMCC for Real Estate Builders, Brand New Home Buyers

⊕ Don't let financing concerns stop you from investing in a non-warrantable condo!

With GMCC, you can take advantage of this exciting opportunity, even if it's the first phase or the first one of its kind. Our flexible financing options can make your dreams a reality.

⊕ Were you holding back your dream of real estate by the process of qualifying for a luxury house?

With GMCC, you can get the financing you need without having to sell your smaller house. Let us show you how we can make your investment dreams a reality.

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# GMCC for Self- employed



-  Self-employed with 2+ years history but only 1 year of taxable income? We can help with COMPETATIVE rates and 10-15% down payment without mortgage insurance, up to \$3 million.
-  Self-employed with limited taxable income due to write-offs? We can offer options with business cash flow and 10% down payment without mortgage insurance, up to \$2 million.
-  Self-employed for 1.5+ years but previously on W-2 in the same line of work? We can help with exceptions, even without 2 years of self-employment history.
-  Have a sufficient 2-year taxable income and assets? We offer all W-2 special features, including buying without selling and unlimited debt-to-income ratio.

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# GMCC for Hi-tech

- ⊕ H-1 or F-1 visa EAD for Jumbo loans.
- ⊕ Jumbo loan support with limited credit history, FICO 680, and 20% down payment.
- ⊕ Jumbo loan options for \$2M with 10% down or \$3M with 15% down and no mortgage insurance requirement.
- ⊕ Jumbo loans with interest-only payments and high DTI ratios: 43%, 45%, 49.9% or 100% unlimited DTI with sufficient funding
- ⊕ RSU history exceptions for Jumbo loans.
- ⊕ Low or no mortgage insurance loans for first-time homebuyers or those without property ownership, with 3-5% down payment.
- ⊕ Assistance with purchasing a bigger house without selling the old one first, by excluding departure liability.
- ⊕ Jumbo loan options for primary or second homes while using gift funds for reserves. Yes, even for Jumbo.

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# Rental Property Special



- ⊕ Looking for a competitive rate on a rental property over \$726k? GMCC can help with 35% down and close to full doc pricing up to \$1.5 million, even for Jumbo.
- ⊕ Need a rental property with only 20% down? GMCC can offer competitive rates or even 15% down for conforming rentals.
- ⊕ Want to buy a vacation rental for Air B&B in popular areas? GMCC can help you use short-term rent to achieve a DSCR of 1.0+ for lower rates.
- ⊕ Are you a first-time investor or homebuyer using DSCR rental cash flow instead of full doc? GMCC can help, subject to down payment and credit score requirements.
- ⊕ Need to use gift funds for your rental property down payment? GMCC can help, even DSCR close to ZERO; or 35% down, cash-out, 60% LTV 1.5M loan amount.
- ⊕ Most rental DSCR, not full doc, can be available for 20-30% down. Contact GMCC for more information.  
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# GMCC:

## Great Mortgage Programs for Various Scenarios with Competitive Rate

### Borrowers with limited taxable income but high net worth in liquid assets and/or retirement assets

- ⊕ GMCC can provide asset-based lending options with low rates, similar to or close to full documentation rates.
- ⊕ GMCC offers asset depletion and asset qualifier programs, allowing borrowers to leverage their high net worth to qualify for financing.
- ⊕ Unlimited debt-to-income (DTI) ratios are available, even for Jumbo loans.

### First-time home buyers looking for Down Payment Assistance (DPA):

- ⊕ GMCC offers various DPA programs, including conforming, FHA, and government DPA programs such as CalHFA and Texas DPA.
- ⊕ County-specific DPA programs are available, catering to areas like San Francisco, San Diego, and Los Angeles.

### Foreigners, local borrowers, retirees, job seekers, startup companies (less than 2 years), and self-employed borrowers seeking minimal paperwork

- ⊕ GMCC provides a simplified and streamlined process with reduced documentation requirements.
- ⊕ GMCC offers a No Income Documentation Program, requiring no income verification, 40% down payment, and no FICO score necessary for loans up to \$2 million.
- ⊕ Foreign accounts can be used to demonstrate reserves (12-18 months of PITIA).
- ⊕ Same low rates are offered for 2-4 unit properties, rental properties (LTV 50%), cash-out refinances (LTV 50%), and foreigners with all combinations up to \$2 million.

### W-2 borrowers without sufficient income on tax returns

- ⊕ GMCC offers WVOE (Written Verification of Employment) Programs, allowing employers to provide written verification of income
- ⊕ These programs help borrowers qualify for higher purchasing power without requiring a 65% payroll deposit for 2 months.
- ⊕ Available for both W-2 borrowers and first-time home buyers.

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