



Apply from GMCC MLO NOW

- Conforming, FHA, community opportunity loan programs only
- A closing cost assistance program offered to underserved buyers in selected counties/states (13 Counties in CA, 4 Counties in MA) with income limit
- And the buyer must be Moving To or From a Majority Minority Census Tract in the above selected counties
- Up to \$15K if qualified, not a lien, not a government grant, no need to pay back, no impact on the rate
- Purchase & Owner Occupied only, First-time home buyer is NOT required, but may NOT hold ownership in another property at the time of closing
- Only used once per borrower

• Apply to majority of counties in Bay Area / Southern Cal, Boston area

• **Subject to 150% MFI (Median Family Income):**
And If First Generation Buyer, income limit up to 200% MFI
ie, Santa Clara county up to **\$363k**,
San Francisco up to **\$350k**, Orange County, **\$255k**
Norfolk, MA **\$298k** for income limit

All loans are subject to underwriting approval and change without advance notice. Additional restrictions may apply, this does not represent credit decision.



Email: info@gmccloan.com



- ✓ 仅适用于符合标准的Conforming、FHA、社区机会贷款项目
- ✓ 针对特定县/州提供的完成贷款费用援助计划 (加州13个县, 马萨诸塞州4个县)
- ✓ 适用收入限制购房者必须迁往或来自上述选定县/州的少数族裔普查区
- ✓ 如符合条件, 最高可获得15,000美元, 不是抵押品, 不是政府拨款, 无需偿还, 不影响利率
- ✓ 仅适用于购买和自住, 不要求首次购房者, 但不能在交易结束时拥有其它房产
- ✓ 每位借款人仅可使用一次, 不得用于非自住房屋

- 购房者必须迁往或来自上述支持的县中的多数族裔/少数族裔普查区
- 如果是第一代购房者, 收入限制最高可达200%MFI, 例如:

圣塔克拉拉县最高363,000美元, 旧金山最高350,000美元, 橙县最高255,000美元, 诺福克镇、马萨诸塞州最高298,000美元的收入限制

※ 所有项目如有变动, 恕不另行通知, 其它条件可能适用;
※ 所有贷款都要经过核保批准和信用审查, 本广告并不代表信用批准。

全美
直接审核放款&满足各种
抵押贷款需求
100+多种资源
★



Email: info@gmcloan.com



Non-QM

- No Income. No Employment needed
- No DTI ratio needed
- All Visa acceptable (F, B, J etc.)



Foreign Nationals Specials Loan Program

— 30 Year Fixed —
7.25% APR 7.54%
 Rate as of 2/28/2024 Contact us for even Lower rate with 10 year ARM
 up to \$2m loan amount. Possible exception for over \$2m
 Available in selected counties /states

- ✓ All Visa acceptable (F, B, J etc.)
- ✓ 100% Downpayment from Gift Ok
- ✓ Rental or Cash out LTV up to 50%

All loans are subject to underwriting approval and change without advance notice.
 Additional restrictions may apply, this does not represent credit decision.

NATIONWIDE - DIRECT LENDER
 For All Mortgage Needs
 Over **100+**
 Investor/Program Selections
 ★

 **General Mortgage
Capital Corporation**

NMLS 254895 DRE 01509029

www.gmccloan.com
 Email: info@gmccloan.com



Non-QM

- 無需收入證明
- 自住房已無需負債比
- F、B、J各類簽證都可申請

外國人 貸款專輯



40%
Down



30年固定

7.25% APR 7.54%

- ※ 利率基于2024年3月1日，敬请咨询如10年ARM等更低利率选择
- ※ 贷款计划有地区限制，仅适用于选定的州/县
- ※ 最高贷款金额200万美元，超过200万美元可申请特批

- ☑ 各類簽證类型均適用(ie. F, J, B...)
- ☑ 贈予款支付首付各種用途的房屋
- ☑ 出租屋: 需50% LTV
- ☑ 没有FICO 信用分，亦可申請

所有上述條款同等利率!!

※所有贷款均須經過審核批准，如有變更，恕不另行通知。※可能有額外的限制，這並不代表信用決定。



全美-直接審核放款&滿足各種

抵押貸款需求

100+多種資源



General Mortgage
Capital Corporation

NMLS 254895 DRE 01509029

www.gmccloan.com

Email: info@gmccloan.com





Non-QM

**40%
Down**
★


NATIONWIDE - DIRECT LENDER
For All Mortgage Needs
Over **100+**
Investor/Program Selections
★

**Better than Stated Income loans!
Simpler, Faster and Easier Program.**

30 Year Fixed
7.25% APR 7.54%
Rate as of 2/20/2024. Contact us for even Lower rate with 10 year ARM up to \$2m loan amount. Possible exception for over \$2m Available in selected counties /states

No income needed.

No DTI ratio needed

Most Visa acceptable (F, B, J etc.)

- No need for tax return
- No need for income. No rent roll needed.
- No DTI ratio needed.
- Owner occupied or investment(s) all Ok
- Rental no DSCR needed, and up to 50% LTV for Cash out.
- Foreign nationals, all same rate!

All loans are subject to underwriting approval and change without advance notice. Additional restrictions may apply, this does not represent credit decision.

 **General Mortgage
Capital Corporation**

NMLS 254895 DRE 01509029

www.gmccloan.com



Internal Use Only

Non-QM

40%
Down



全美-直接审核放款&满足各种

抵押贷款需求

100+多种资源



比不查收入
更簡單! 快捷! 方便!

30年固定

7.25% APR 7.54%

- ※ 利率基于2024年2月20日, 敬请咨询如10年ARM等更低利率选择
- ※ 贷款计划有地区限制, 仅适用于选定的州/县
- ※ 最高贷款金额200万美元, 超过200万美元可申请特批

無需收入證明

自住房已無需負債比

F、B、J各類簽證都可申請

- 不需提供报税 ● 不需提供收入證明(含出租收入)
- 无债务收入比要求 ● 自住房適用
- 租賃無需DSCR, LTV最高50% ● 外國人身份, 一樣!

※所有贷款均须经过审核批准, 如有变更, 恕不另行通知。 ※可能会有额外的限制, 这并不代表信用决定。



General Mortgage
Capital Corporation

NMLS 254895 DRE 01509029

www.gmccloan.com



Internal Use Only

Non-QM or Full doc to help house upgrade / downsize: **BUY WITHOUT SELL FIRST** Cheaper than Bridge loan



- For house upgrade or downsizing
- Letter of intent to sell need be provided
- Loan amount from **\$150k to \$3m**
- Min **20%** down & Departure property equity **20%** & DTI up to **55%**
- can use non-QM: Bank statement programs, VOE, P&L
- can use **3-2-1** buy down help lower monthly payment significantly
- available in all **48** states **GMCC** is licensed

NATIONWIDE - DIRECT LENDER
Meeting All Your Mortgage Needs
Over **100+**
Investor/Program Selections
★

Please Contact

Name: Phone:
NMLS: Email:



Please reach out to GMCC for further details and information! Email: INFO@GMCCLOAN.com

※ All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G. \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.

不查 (报税) 收入

Non-QM

助你实现不卖旧房也能贷款买新房

大房换小房 小房换大房



- ✓ 适用于全美 48 个州
- ✓ 贷款金额可以从 \$15万 - \$300万
- ✓ 可用 3-2-1 Buy down 方案来降低每月月供额
- ✓ 不查收入的方案包括 VOE / 银行流水单 / 公司损益表 / 资产限定等
- ✓ 首付须 20%，现有房须 20% 净值，负债率高达 55%
- ✓ 有额外储备金的要求

全美
直接审核放款 & 满足各种
抵押贷款需求
100+ 多种资源
★

我们竭诚呵护您贷款的每一个关键环节，请联系 GMCC 的贷款专家免费咨询！

姓名： 电话：
NMLS： 电邮：



萬通貸款
General Mortgage
Capital Corporation



所有贷款均须经承销批准！请即联系 GMCC 了解更多详情 — Email: info@gmcclloan.com

※ All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES. ARE FOR INFORMATIONAL PURPOSES ONLY. ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G. \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.



Non-QM or Full doc to help house upgrade / downsize:

BUY WITHOUT SELL FIRST

Cheaper than Bridge loan

- ✓ Letter of intent to sell need be provided
- ✓ Loan amount from **\$150k to \$3m**
- ✓ Min **20%** down & Departure property equity **20%** & DTI up to **55%**
- ✓ can use non-QM: Bank statement programs, VOE, P&L
- ✓ can use **3-2-1** buy down help lower monthly payment significantly
- ✓ available in all **48** states GMCC is licensed



 General Mortgage
Capital Corporation



All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

大房换小房 小房换大房



不查 (报税) 收入

Non-QM

助你实现不卖旧房 贷款买新房



- ✓ 适用于全美 48 个州
- ✓ 贷款金额可以从 \$15万 - \$300万
- ✓ 可用 3-2-1 Buy down 方案来降低每月月供额
- ✓ 不查收入的方案包括 **VOE** / 银行流水单/ 公司损益表/ 资产限定等
- ✓ 首付须 20%, 现有房须 20% 净值, 负债率高达 55%
- ✓ 有额外储备金的要求



萬通貸款
General Mortgage
Capital Corporation



All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

GMCC WVOE VVOE. P&L Bank Statement PROGRAM

- ✓ No Tax Returns, no W-2/ Paycheck, Available in **48** states
- ✓ Bank Statement Program, **10%** down for Primary, **15%** down for rental, no MI by default
- ✓ Written VOE (**20%** Down), **25%** Down, No Reserve Needed
- ✓ **WVOE** can accept EAD Even C08 and Foreign Borrowers
- ✓ Cash-Out **65%** LTV, up to **\$4M**, FICO **700+**, DTI **50%**, for Self-Employed
- ✓ Self-Employed: **CPA** Prepared **P&L** or Borrower Prepared
- ✓ **VVOE** & Borrower Prepared P&L with **30%** Down Available in **8** states (CA, CO, GA, IL, NJ, TX, VA, WA)
- ✓ In-house delegated underwriting and funding up to **\$4M**

NATIONWIDE - DIRECT LENDER

For All Mortgage Needs

Over **100+**

Investor/Program Selections



 General Mortgage
Capital Corporation



All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

GMCC 不查报税 收入特辑

- ✓ 不用提供工资单，**W-2**及任何报税资料，适用于全美**48**个州
- ✓ **Bank statement Program** 自住房首付**10%** 投资房首付 **15%**，无需每月支付贷款保险
- ✓ **WVOE Program**(头款**20%**)，头款**25%** 无需储备金
- ✓ **WVOE** 可以接受各类工卡和外国借款人
- ✓ 自雇人士提现 **65%** LTV, 贷款额高达 **\$4M** 信用分 **700** 以上，负债率 **50%**
- ✓ **自雇人士**：头款**30%**down，可由会计师准备损益表或借款人自行提供，适用于**8**个州 (CA、CO、GA、IL、NJ、TX、VA、WA)
- ✓ 公司内部审核, 自行放款, 贷款额度高达**\$4M**

全美
直接审核放款&满足各种
抵押贷款需求
100+多种资源
★



萬通貸款
General Mortgage
Capital Corporation



All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

GMCC No Ratio Radiant

 **No Ratio**

 **No Employment**

- No Ratio
- No Income or Employment information needed
- 1 Month Bank Statement or VOD only
- Available in NY, CA, HI, IL, NJ, NV **ALL COUNTIES**
- 65% \$1M; 60% 2.5M; 55% 3M; 50% \$3.5M, for primary purchase
- Min FICO 700
- Rental, foreigner Available too. For foreigners, FICO may not be required with alternative tradelines
- Purchase. Refinance, and cash-out loan types are available

Deposit of CD account needed at the closing at a designated bank insured by FDIC



All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision. *Annual Percentage Rate (APR) under the plan does not include costs other than interest.



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30 YEAR TERM.

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 47 States and DC. Visit WWW.GMCCLOAN.COM

GMCC No Ratio Radiant

 無需財務比率
 無需僱傭信息

- 無需財務比率
- 無需提供收入或僱傭信息
- 僅需一月銀行對賬單或驗證存款 (VOD)
- 適用於加州 (CA)、紐約州 (NY)、夏威夷 (HI)、伊利諾伊州 (IL)、新澤西州 (NJ)、內華達州 (NV) 所有縣
- 自住房購屋貸款額度：LTV 65%, 100萬美元；LTV 60%, 250萬美元；LTV 55%, 300萬美元；LTV 50%, 350萬美元
- 最低信用評分700
- 也適用於出租房和外國人。對於外國人貸款，可能無需信用評分，可採用替代信用記錄
- 提供購房、再融資及現金外借等貸款類型

交易結束時需要在FDIC保險的指定銀行存入定期存款帳戶的存款。

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision. *Annual Percentage Rate (APR) under the plan does not include costs other than interest.



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30 YEAR TERM.

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 47 States and DC. Visit WWW.GMCCLOAN.COM



GMCC WVOE, VVOE. P&L Bank Statement PROGRAM

- ✓ No Tax Returns, no W-2/ Paycheck, Available in **48** states
- ✓ Bank Statement Program, **10%** down for Primary, **15%** down for rental, no MI by default
- ✓ Written VOE (**20%** Down), **25%** Down, No Reserve Needed
- ✓ **WVOE** can accept EAD Even C08 and Foreign Borrowers
- ✓ Cash-Out **65%** LTV, Up to **\$4M**, FICO **700+**, DTI **50%**, for Self-Employed
- ✓ Self-Employed: **CPA Prepared P&L** or Borrower Prepared
- ✓ **VVOE** & Borrower Prepared P&L with **30%** Down Available in **8** states (CA, CO, GA, IL, NJ, TX, VA, WA)
- ✓ In-house delegated underwriting and funding up to **\$4M**

NATIONWIDE - DIRECT LENDER
Meeting All Your Mortgage Needs
Over **100+**
Investor/Program Selections
★

Please Contact

Name: Phone:
NMLS: Email:



Please reach out to GMCC for further details and information! Email: INFO@GMCCLOAN.com

✳ All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND, DEPENDING ON LOAN GUIDELINES. MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.

GMCC

不查报税收入特辑

- ✓ 不用提供工资单, W-2及任何报税资料, 适用于全美 **48** 个州
- ✓ Bank statement Program 自住房首付**10%**, 投资房首付 **15%**
无需每月支付贷款保险
- ✓ WVOE Program(头款**20%**), 头款 **25%**, 无需储备金
- ✓ WVOE Program可以接受各类工卡和外国借款人
- ✓ 自雇人士提现 **65%** LTV, 贷款额高达 **\$4M**, 信用分 **700** 以上,
负债率 **50%**
- ✓ 自雇人士: 头款 **30%** down, 可由会计师准备损益表或借款人
自行提供, 适用于 **8** 个州 (CA, CO, GA, IL, NJ, TX, VA, WA)
- ✓ 公司内部审核, 自行放款, 贷款额度高达 **\$4M**

全美
直接审核放款&满足各种
抵押贷款需求
100+多种资源
★

我们竭诚呵护您贷款的每一个关键环节, 请联系GMCC的贷款专家免费咨询!

姓名: _____ 电话: _____
NMLS: _____ 电邮: _____



萬通貸款
General Mortgage
Capital Corporation



所有贷款均须经承销批准! 请即联系GMCC了解更多详情 — Email: info@gmcclan.com

※ All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD; ARMS ASSUME 30-YEAR TERM.

GMCC DSCR Cash Flow Program:

30-Year Fix

Rate 6.625% APR* 6.75%

Rate as of 3-18-2024, the above rate using \$1m, LTV 60%, DSCR 1.25, FICO 760, 5-year PPP.

Loan amount can be \$100k to \$4million with in-house delegated underwriting and funding

- No employment information needed
- No tax return information
- **DSCR no ratio even Zero available**
- **Can use short-term rent (air B&B) to qualify for a much lower rate.**
- Min downpayment 20% down
- Min FICO 660 or no FICO
- Only rental cash flow (can be negative). 1-4 units, 5-8 units possible by exception
- Possible with an unlimited number of financed properties (over 10+)
- Purchase, Cash-out, Refinance
- Rate will vary based on parameters

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision. *Annual Percentage Rate (APR) under the plan does not include costs other than interest.



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30 YEAR TERM.

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 47 States and DC. Visit WWW.GMCCLOAN.COM

GMCC DSCR 租金现金流计划

30 年固定

Rate 6.625% APR 6.75%

2024年3月18日的利率;一.百万美元; LTV 60%; 债务服务覆盖比率
1.25; FICO 信用评分760; 五年期优先购买权

贷款金额可以是10万美元至400万美元; 具有内部授权的承保和资
金支持

- 不需要雇佣信息
- 不需要纳税申报信息
- **没有DSCR比率，甚至可以为零**
- **短期租金(比如 AirB&B)可获得更低的利率**
- 首付最低20%
- FICO信用分最低660，或無信用分
- 仅需租金现金流 (可以为负数)。1-4个单位 (5-8个单位可能会有例外)
- 可以有无限数量的已融资房产 (超过10个以上)
- 购买，提取现金，再融资 (1-4个单位)
- 利率可根據相關參數浮動而變化

所有项目/费率可能会在没有提前通知的情况下更改，并需经过信贷审批，可能会有额外的限制。这并不代表任何信用决策



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD; ARMS ASSUME 30 YEAR TERM.

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 47 States and DC. Visit WWW.GMCCLOAN.COM

Internal Use Only



Limited or Low Income? Rate Too High?

GMCC AAI might be able to
use large asset to qualify for
agency & jumbo loans as
full doc **LOW** rate

- Retired • Job change • Self employed

Anyone who has sufficient assets in
stock/mutual funds, life insurance cash value,
401k retirement assets, bank accounts ...

Only 2 months season inf. No need for 4-6 months like asset qualifier ...

NATIONWIDE
The Direct Lender for All
Your Mortgage
Mortgage Needs
With **100+** Resources



*All programs/rates are subject to change and underwriting approval without
advance notice, additional restrictions might apply.*

This does not represent any credit decision.



Please Contact >>>

Name

Email

Phone

NMLS#

Website



**General Mortgage
Capital Corporation**

Super good in jumbo programs too !!



Please reach out to GMCC for further details and information! Email: INFO@GMCCLOAN.com

INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.

收入不够或**低**收入? 贷款利息太**高**?

GMCC AAI Program

为拥有高额资产证明的客户提供
低利率的贷款方案
大/小贷款都适用!

退休人员 工作变动人员 自雇主

任何帐户: 股票帐户/基金帐户/人寿保险, 401K 退休账户等...

只需要提供2个月的银行流水信息,
不需要提供4-6个月的银行月结单资料...

※ 所有项目如有变动, 恕不另行通知, 其他条件可能适用;
※ 所有贷款都要经过核保批准和信用审查, 本广告并不代表信用批准。

全美
直接审核放款&满足各种
抵押贷款需求
100+多种资源



请联系:

姓名:

邮箱:

电话:

NMLS#

 General Mortgage
Capital Corporation

Super good in jumbo programs too !!

请立即咨询您专属GMCC贷款专家了解更多详情 — Email: info@gmccloan.com



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND, DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED, IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.

GMCC Celebrity CRA

0% down, \$766K, NO MI

**5% down up to 1.149M for high-cost area,
NO MI**

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision.

- Primary Purchase CRA Special, 0-5% down, **No MI, No Point, full doc, DTI 45%:**
100% LTV, \$766K FICO 660+
95% LTV, \$1.149M high balance limit FICO 680+
- **Conforming and High Balance OK**
- **Eligible for \$15K Grant if qualified**
- Min borrower contribution = \$500; 2 months reserve
- Not limited to first-time home buyers, cannot own any other property at closing
- Limited to selected counties in 5 states (CA, MA, NC, SC, VA)
- Majority of counties in Bay Area / Southern Cal are qualified
- Subject to MFI (Median Family Income):
If first generation buyer or located in Majority /Minority Income limit up to 150% of MFI
If both qualified. Can be 200% MFI. (ie, Santa Clara county up to \$363k; San Francisco up to \$350k for income limit)

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision.



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD; ARMS ASSUME 30 YEAR TERM.

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 47 States and DC. Visit WWW.GMCCLOAN.COM

萬通明星 CRA

0% 首付, \$766K, 無抵押保險

5% 首付, 貸款額可達 \$1.149M 在高成本地區

無抵押保險

所有項目如有變動, 恕不另行通知, 其他條件可能適用。
所有的貸款都要經過核保批准和信用審查, 本廣告並不代表信用批准。

- 自住購房CRA 特殊款, 0-5% 首付, 無抵押保險, 全面文件審核, 債務收入比 45%:
100% LTV, \$766K 信用分 660+
95% LTV, \$1.149M 高餘額上限, 信用分數 680+
- 基礎和高額貸款皆可
- 如符合要求, 可同時申請 \$15K 免費領取
- 借款人最低出資額 = \$500; 2 個月備用金
- 不僅限於首次購房者, 但不能在交易結束時擁有其他房產
- 僅限於 5 個州的特定縣 (加利福尼亞、馬薩諸塞、北卡羅來納、南卡羅來納、弗吉尼亞)
- 灣區和南加利福尼亞的大多數縣都符合資格
- 受中位家庭收入 (MFI) 限制:
 - 如果是首次購房者或位於多數 / 少數族裔收入限額內, 最高可達中位家庭收入的 150%
 - 如果兩者都符合資格, 則最高可為中位家庭收入的 200%。例如, 聖克拉拉縣最高可達 363,000 美元; 舊金山最高可達 350,000 美元的收入限額。

全美 - 擁有 100+ 資源, 並能直接放貸, 滿足您特別的貸款需求



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD; ARMS ASSUME 30 YEAR TERM.

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 47 States and DC. Visit WWW.GMCCLOAN.COM

Internal Use Only

GMCC Celebrity CRA

0% down, \$766K, NO MI

**5% down up to \$1.149M
for high-cost area, NO MI**

- ✓ Primary Purchase CRA Special, 0-5% down, **No MI, full doc, DTI 45%:**
 - 100% LTV, \$766K FICO 660+
 - 95% LTV, \$1.149M high balance limit FICO 680+
- ✓ Conforming and High Balance OK
- ✓ Eligible for \$15K Grant if qualified
- ✓ Min borrower contribution = \$500; 2 months reserve
- ✓ Not limited to first-time home buyers, cannot own any other property at closing
- ✓ Limited to selected counties in 5 states (CA, MA, NC, SC, VA)
- ✓ Majority of counties in Bay Area / Southern Cal are qualified
- ✓ Subject to MFI (Median Family Income):
 - If first generation buyer or located in Majority /Minority Income limit up to 150% of MFI
 - If both qualified. Can be 200% MFI. (ie, Santa Clara county up to \$363k; San Francisco up to \$350k for income limit)

Please Contact

Name: Phone:
NMLS: Email:

NATIONWIDE - DIRECT LENDER
Meeting All Your Mortgage Needs
Over **100+**
Investor/Program Selections



General Mortgage
Capital Corporation



Please reach out to GMCC for further details and information! Email: INFO@GMCCLOAN.com

※ All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G. \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.

萬通明星CRA

0%首付, \$766K, 無抵押保險

5%首付, 貸款額度可達\$1.149M

(在高成本地區), 無抵押保險

- ✓ 自住購房CRA特殊款, 0-5%首付, 無抵押保險, 全面文件審核, 債務收入比45%
 - 100%貸款價值比, \$766K信用分數 660+
 - 95%貸款價值比, \$1.149M高餘額上限, 信用分數680+
- ✓ 基礎和高額貸款皆可 ✓ 如符合要求可同時申請\$15K免費領取
- ✓ 借款人最低出資額=\$500, 2個月備用金
- ✓ 不僅限於首次購房者, 但不能在交易結束時擁有其它房產
- ✓ 僅限於5個州的特定縣 (加利福尼亞、馬薩諸塞、北卡羅來納、南卡羅來納、弗吉尼亞)
- ✓ 灣區和南加利福尼亞的大多數縣都符合資格
- ✓ 受中位家庭收入(MFI) 限制:
 - 如果是首次購屋者或位於多數/少數族裔收入限額內, 最高可達中位家庭收入的150%
 - 如果兩者都符合資格, 則最高可為中位家庭收入的200%, 例如:
聖克拉拉縣可達\$363,000, 舊金山可達\$350,000收入限額

我們竭誠呵護您貸款的每一個關鍵環節, 請聯繫GMCC的貸款專家免費諮詢!

姓名: 電話:
NMLS: 信箱:

全美
直接審核放款&滿足各種
抵押貸款需求
100+多種資源



所有貸款均需經承銷批准! 請即聯絡GMCC了解更多詳情 — Email: info@gmcloan.com

※ 所有項目如有變動, 恕不另行通知, 其它條件可能適用; 所有貸款都要經過核保批准和信用審查, 本廣告並不代表信用批准。



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND, DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G. \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.

GMCC

Home Run Program



- Low and moderate-income borrowers welcomed
- Least down Payment Option = 3%
- Conforming loan amounts only (no high-balance or jumbo loans)
- Primary residences only
- No mortgage insurance (MI)
- No ownership interest in other residential properties at closing
- No temporary buydowns for a straightforward process
- Designed for wage earners
- Rent-free option available based on FICO and DTI (up to 43%)
- 2 units Max LTV 89.9%
- No non-occupant co-borrowers
- Income requirements: 80% of MFI or located in LMI census tract
- Rent income for second units accepted
- Impound required for ease of property tax and insurance payments
- CA, CT, FL, IL, MD, NV, NJ, NY, SD, VR, DC

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision.



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30 YEAR TERM.

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



GMCC 家運計劃

- 欢迎低收入和中等收入借款人
- 最低首付选项 = 3%
- 仅适用于符合贷款金额 (不适用高额贷款或巨额贷款)
- 仅适用于自用住宅
- 无抵押保险 (MI)
- 在交割时不得对其他住宅产生所有权利
- 没有临时降低利率以简化流程 专为工薪阶层设计
- 根据FICO和DTI提供租金免费选择 (最高43%) 最大2个单元贷款到价值比 (LTV) 为89.9%
- 不接受非居住合借人
- 收入要求: MFI的80%或位于低收入人口普查区域
- 接受第二单位的租金收入
- 要求设立第三方托管账户以便支付房产税和保险费 适用于加利福尼亚州、康涅狄格州、佛罗里达州、伊利诺伊州、马里兰州、内华达州、新泽西州、纽约州, 南达科他州、弗吉尼亚州和华盛顿特区

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply.
This does not represent any credit decision.



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD; ARMS ASSUME 30 YEAR TERM.
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

GMCC Community Lending Program

helps underserved communities by offering incentives for those borrowers whose property is located in the CLP area

- Don't have to be first time home buyer
- Don't have an income cap on the borrower, min 3% down payment
- Primary residence only
- Can own a second property
- Available in 49 states

Call today for community lending in your area!!

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision.

Nationwide – The Direct Lender for ALL Your Mortgage Needs with **100+** Resources



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD; ARMS ASSUME 30 YEAR TERM.

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 47 States and DC. Visit WWW.GMCCLOAN.COM

Internal Use Only

萬通貸款 社区贷款计划



通过为那些位于CLP区域内的物业的借款人提供激励措施，帮助服务不足的社区：

- ❖ 不必是首次购房者
- ❖ 借款人没有收入上限，最低首付3%
- ❖ 仅限主要住宅
- ❖ 可以拥有第二处房产
- ❖ 在49个州都有提供

今天就致电咨询您所在地区的萬通社区贷款专家吧！！

所有项目/费率可能会在没有提前通知的情况下更改，并需经过信贷审批，可能会有额外的限制。这并不代表任何信用决策。

全美范围 — 满足您所有抵押贷款需求的直接贷款方，拥有100多种资源



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30 YEAR TERM.

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 47 States and DC. Visit WWW.GMCCLOAN.COM



NO TAX RETURN LOAN

We have **7** ways to get you a home financing without tax return or w-2

- ✓ **12 month business bank statement (min 10% down)**
- ✓ **12 month P&L (min 10% down)**
- ✓ **One year 1099 (min 10% down)**
- ✓ **Only using your rental income to qualify for investment property (min 20% down)**
- ✓ **VOE only product without w-2 and paystub (min 20% down)**
- ✓ **Asset based qualification without employment (available all visa type and foreign national) (min 40% down)**
- ✓ **Asset utilization/depletion (min 10% down)**

Please call for detail

Name: Phone:
NMLS: Email:

NATIONWIDE - DIRECT LENDER
Meeting All Your Mortgage Needs
Over **100+**
Investor/Program Selections
★



Please reach out to GMCC for further details and information! Email: INFO@GMCCLOAN.COM

※ All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES. ARE FOR INFORMATIONAL PURPOSES ONLY. ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.



GMCC HOME RUN



Make your home purchase more **Affordable**
Offers down payments as **Low as 3%**
with **No Mortgage Insurance**

- ✓ **Down payments as low as 3%**
- ✓ **No mortgage insurance requirement**
- ✓ **Available for purchase and rate term refinancing**
- ✓ **Flexible credit guidelines**
- ✓ **Interest rates comparable to conventional loan rates**
- ✓ **Products offering the stability of a fixed rate**
- ✓ **Homeownership education and counseling**
- ✓ **loans up to \$766,550 and \$1,149,825 at the high cost area**

Only available in certain counties - Please call for detail

Name: Phone:
NMLS: Email:

NATIONWIDE - DIRECT LENDER
Meeting All Your Mortgage Needs
Over 100+
Investor/Program Selections



Please reach out to GMCC for further details and information! Email: INFO@GMCCLOAN.com

※ All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND, DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD; ARMS ASSUME 30-YEAR TERM.

\$5K Mortgage Assistance in **NC, SC** **Apply from GMCC agents Now!**

- ❑ **Conforming, FHA, community opportunity loan programs only**
- ❑ **A closing cost and downpayment assistance program offered to underserved buyers in selected counties/states (Majority Counties in NC, SC, 100+ counties) with income limit**
- ❑ **And the buyer must be moving to OR from ... OR the subject is located in low/moderate income Trace or Low/Moderate Income Borrower**
- ❑ **Up to \$10K if qualified, not a lien, not a government grant, no need to pay back,**
- ❑ **Purchase only, Owner Occupied only, First-time home buyer is NOT required, but may NOT hold ownership in another property at the time of closing**
- ❑ **only used per borrower, non-occupancy NOT allowed**
- **Majority of counties in NC, SC are qualified**
- **Subject to MFI (Median Family Income):**
 - If first-generation buyers or located in Majority /Minority Income limit of up to 150% of MFI (ie Wake County \$175K)**
 - If both qualified. Can be 200% MFI. (ie, Wake County, \$234K)**

All programs/rates are subject to change and underwriting approval without advance notice. additional restrictions might apply. This does not represent any credit decision.

Nationwide – The Direct Lender for ALL Your Mortgage Needs with 100+ Resources



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD; ARMS ASSUME 30 YEAR TERM.

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 47 States and DC. Visit WWW.GMCCLOAN.COM

\$5K 貸款輔助 南卡/北卡州 與萬通貸款專家諮詢

- ❑ 仅限于符合标准的、FHA、社区机会贷款计划
- ❑ 为选定县/州（北卡、南卡大多数县，100多）中貸款服务不足的购房者提供的交易费用和首付援助计划，有收入限制
- ❑ 购房者必须是从特定縣搬来或搬去的...或者该物业位于低/中等收入轨迹或低/中等收入购房者
- ❑ 如果符合条件，最高可获得1万美元，不是债务，不是政府补助，无需偿还
- ❑ 仅限购买，仅限自住，不要求首次购房者，但交易关闭时不得拥有其他物业
- ❑ 每位借款人只能使用一次，不允许非居住用途
 - 北卡、南卡大部分县符合条件
 - 受家庭平均收入（Median Family Income, MFI）限制：
 - 如果是首代购房者或位于多数/少数族裔收入区，收入限制可达家庭平均收入的150%（例如韦克县175,000美元）
 - 如果双方都符合条件，可达家庭平均收入的200%（例如韦克县，234,000美元）

所有项目/费率可能会在没有提前通知的情况下更改，并需经过信贷审批，可能会有额外的限制。这并不代表任何信用决策

全美范围 — 满足您所有抵押贷款需求的直接贷款方，拥有100多种资源



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30 YEAR TERM.

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 47 States and DC. Visit WWW.GMCCLOAN.COM

Internal Use Only



GMCC Celebrity 20% Low Rate Prime Jumb Program (\$727k to \$3Million)



- ✓ FICO 740, **20%** down, Up to **\$3M**, low interest rate prime Jumbo
- ✓ Cash out from Zero to **\$3M**, LTV **70%**, Rate hit only **0.2%**, FICO 740
- ✓ FICO 680, **20%** down, Up to **\$2M**, Rate hit only **0.1%**
- ✓ Sufficient Asset about **1.5 - 2** times of loan amount, to qualify for full doc Jumbo pricing without impact on the rate at DTI **45%**. Using asset as income to compute
- ✓ Can use asset only as only income to qualify, and prime jumbo pricing
- ✓ Interest only option available
- ✓ DTI **45%**

YOUR LUXURY DREAM HOME IS JUST A STEPAWAV!!! Now available in CA, NC, SC, MA & VR

A great fit for:

- Self employed with low taxable income, low revenue
- Retirees or stay home person or real estate investors
- No job but with a lot of sufficient assets

NATIONWIDE - DIRECT LENDER

Meeting All Your Mortgage Needs

Over **100+**

Investor/Program Selections



Please Contact

Name: Phone:
NMLS: Email:



General Mortgage
Capital Corporation



Please reach out to GMCC for further details and information! Email: INFO@GMCCLOAN.COM

✘ All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.

GMCC 明星項目

20%首付, 低利率, 自住高額貸款

\$727k - \$3M

資產充足的情況下
可選擇無限制的

DTI



- ☑ 20%首付, 信用分740, 最高\$3M低利率, 自住高額貸款
- ☑ 套現高達\$3M, LTV70%, 信用分740, 利率只提高0.2%
- ☑ 20%首付, 信用分680, 低利率可貸\$2M, 利率只提高0.1%
- ☑ 足夠資產達1.5-2倍的貸款額, 可用全面文件審核45%DTI, 大額貸款利率不變, 用資產作為收入來計算
- ☑ 可選擇只付利息
- ☑ DTI 45%

★ 您的奢華夢屋儘一步之遙, 限于5个州 (加利福尼亚、马萨诸塞、北卡罗来纳、南卡罗来纳、弗吉尼亚)

適用於

- 自僱人士, 低賦稅收入, 低營業額
- 退休人士, 在家工作, 房地產投資人士
- 無工作但有足夠現金

※ 以上都需有足夠的資產 (不包括房地產)

全美
直接審核放款&滿足各種
抵押貸款需求
100+多種資源

我們竭誠呵護您貸款的每一個關鍵環節, 請聯繫GMCC的貸款專家免費諮詢!

姓名: _____ 電話: _____
NMLS: _____ 信箱: _____



萬通貸款
General Mortgage
Capital Corporation



所有貸款均需經承銷批准! 請即聯絡GMCC了解更多詳情 — Email: info@gmccloan.com

※ 所有項目如有變動, 恕不另行通知, 其它條件可能適用; 所有貸款都要經過核保批准和信用審查, 本廣告並不代表信用批准。

INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND, DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G. \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30-YEAR TERM.

GMCC Written VOE, Verbal VOE Non-QM Biz/Personal Bank Statement Program (Even 3 months)

- ⊗ **No Tax Returns, no W-2/ Paycheck, Available in 48 states,**
- ⊗ **Min 10% down for bank statement program, no MI by default**
- ⊗ **Condo, 1-4 units; Rental, Cash-out available**
- ⊗ **Units + ADUs > 4, is OK (ie, 3 units + 2 ADUs) with min 30% Down**
- ⊗ **In-house delegated underwriting and funding up to \$4M**
- ⊗ **Verbal VOE, 3 Month Bank statement Program (All counties in
CA, CO, GA, IL, NJ, TX, VA, WA, NV, NY, AZ)**
- ⊗ **Verbal VOE for W-2**
- ⊗ **Self-Employed: borrower prepared P&L, or no P&L if qualified**
- ⊗ **3 Months Bank statement (Personal, 100% counted, 3 Month Average)**
- ⊗ **Primary single-family house purchase, 70% 1.5M; 65%, 2M; 60%, 2.5M,
Condo max 2M; Rental hit 0.25% only;**

For other scenarios, Please contact GMCC

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision. *Annual Percentage Rate (APR) under the plan does not include costs other than interest.



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30 YEAR TERM.

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 47 States and DC. Visit WWW.GMCCLOAN.COM

GMCC 商业/个人 銀行對賬單（最少3个月） 口头/书面僱主證明，NO-QM 房屋貸款計劃

- ⊕ 无需纳税申报，无需W-2/工资单，在48个州可用
- ⊕ 银行对账单计划最低10%首付，默认无需购买抵押保险
- ⊕ 公寓，1-4单元；出租，可提现
- ⊕ 主房+辅助居住单位(ADU) > 4, 可以（例如，3个主房+2个ADU）
- ⊕ 内部授权审批和资金支持高达\$4M
- ⊕ 口頭
- ⊕ VOE, 3个月银行对账单计划（适用于加州、科罗拉多、乔治亚、伊利诺伊、新泽西、德克萨斯、弗吉尼亚、华盛顿、内华达、紐約州，亞利桑那所有县市）
 - ⊕ 口头VOE适用于W-2
 - ⊕ 自雇人士：借款人准备的损益表，或如果符合资格则无需损益表
 - ⊕ 3个月银行对账单（个人，100%计算，3个月平均）
 - ⊕ 购买自住单家庭房屋70% 150万美元；65%，200万美元；60%，250万美元，公寓最高200万美元，出租屋僅增0.25%

其他情況，敬請聯繫GMCC專員

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision. *Annual Percentage Rate (APR) under the plan does not include costs other than interest.



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN TO VALUE, CREDIT SCORE AND OTHER VARIABLES—CALL FOR DETAILS. THIS IS NOT A CREDIT DECISION OR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH ITEMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME 30 YEAR TERM.

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 47 States and DC, Visit WWW.GMCCLOAN.COM