



# Flyer Design Compilation

## 业务单页汇总

2022.11-2023.1





# General Mortgage Capital Corporation

**The Direct Lender for All Your Mortgage Needs**

EQUAL HOUSING LENDER: DRE 01509029 NMLS 254895

1350 bayshore highway ste 740, Burlingame, CA 94010

INFO@GMCCLOAN.COM 1-866-GMCC-WAY

**WWW.GMCCLOAN.COM**



For Mortgage Inquiry  
Call GMCC Loan officers, or scan QR code



For Licensed Loan officers to Join GMCC  
Email your resume to us, or scan QR code






General Mortgage  
Capital Corporation




**Lunch and Discover:**  
**AMAZING & UNIQUE PROGRAMS FOR REALTORS/BUILDERS**  
How to Thrive in 2023 with GMCC Unique and Amazing Loan programs  
Dec. 7th-21st. 2022 (Every Wednesday) 11AM-1PM




General Mortgage  
Capital Corporation

GENERAL MORTGAGE CAPITAL CORPORATION  
NMLS 254895 DRE 01509019  
www.gmcclloan.com



**YOUR  
BEST  
PARTNER**

Buy down provided ?	Yes, Even 3-2-1 and Even for Non-QM Bankstatements & Jumbo Programs
Buy without sell first ?	Yes. We have served this program for 5+ years ...
Jumbo purchase. FICO only 720?	Yes, We allow only 20-25% down payment. Lowest can be 660, and very small hit on the rate too.
Any down payment assistance ?	Yes DPA. Equity builder. Also even free lender credit up to \$25k for qualified borrowers in the qualified counties in CA.
Can jumbo offer to F-1 visa, EAD card borrowers ?	Yes. Interest only available for JUMBO program with similar rate
Can Non-QM offer 5.xx rate?	Yes. 2 month bank statements Non-QM 7yr 5.25% (5.45% Apr ) available
Can JUMBO DTI with 100%+ ?	Yes, and Full Doc Rate, Possible below conventional mortgage rate
And many more....	if you are licensed loan officers, check out www.joingmcc.com, email to info@gmcclloan.com to sign up for GMCC Open house for MLOS



**RSVP at [askgmcc.com](http://askgmcc.com) or email to [info@gmcclloan.com](mailto:info@gmcclloan.com)**



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**INVITE**

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Dec 07



**Integrity-Based,  
Win-Win Cooperation**

Free

Register

How to Thrive in 2023 with GMCC Unique and Amazing Loan programs



General Mortgage  
Capital Corporation

**熱烈祝賀**

**第十二屆交通大學美洲校友聯誼峰會**  
The 12th Chiao-Tung University Alumni Association in America Reunion Summit

**圓滿成功**





**INVITE**

**Lunch and Discover:**

## **AMAZING & UNIQUE PROGRAMS FOR REALTORS/BUILDERS**

How to Thrive in 2023 with GMCC Unique and Amazing Loan programs

Dec. 7th-21st. 2022 (Every Wednesday) 11AM-1PM

## **Why GMCC is Your Best Partner?**

**Buy down provided?**

Yes, Even 3-2-1 and Even for Non-QM Bankstatements & Jumbo Programs

**Buy without sell first?**

Yes. We have served this program for 5+ years ...

**Jumbo purchase. FICO only 720?**

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**Can JUMBO DTI with 100%+?**

Yes, and Full Doc Rate, Possible below conventional mortgage rate

**And many more....**

if you are licensed loan officers, check out [www.joingmcc.com](http://www.joingmcc.com), email to [info@gmccloan.com](mailto:info@gmccloan.com) to sign up for GMCC Open house for MLOS

### **Agenda: December 21, 2022**

**11am:** James doing the introduction of GMCC, Outlook of 2023; New programs rolling out in 2023 Followed by April, John, Jerry, Sanjana & Jean

**11:30am:** Live Case Studies from attending Professional Realtors and Builders.

**12noon - 1pm:** Networking, Simple Lunch/pizzas & Sandwiches.

**Location:** GMCC in Cupertino Office - 1601 S. De Anza Blvd, Suite 200 Cupertino, CA 95014

**Looking forward to seeing you all**

See attached QRcode for  
[askgmcc.com](http://askgmcc.com)



**For the next event:**  
RSVP at [askgmcc.com](http://askgmcc.com) or email to  
[info@gmccloan.com](mailto:info@gmccloan.com)



General Mortgage  
Capital Corporation





**Realtors take note**

# YOU'RE INVITED TO LEARN How to Help Your Buyer Get **25,000**

**Southern California real estate and financing in 2023**



**TAKE OUT 3% DOWN 3-2-1 BUY DOWN  
USE COMMUNITY LENDING PROGRAM GET \$25,000  
TO BUY DOWN THE INTEREST RATE AND RELATED CLOSING COST**

**『Meeting event: Jan 5, 2023』**

**10:00-11:00 am**

Charles doing the introduction of GMCC, Outlook of 2023;  
New programs rolling out in 2023

**11:00-11:30 am**

Live Case Studies from attending Professional Realtors and Builders.

**Location**

17700 Castleton st. Suite 488, City of industry CA 91748



Please reach out to GMCC for further details and information! Email: [INFO@GMCCLOAN.com](mailto:INFO@GMCCLOAN.com)

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision.  
Equal Housing Lender, GMCC DRE# 01509029 NMLS# 254895  
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高利率時代  
首次購屋者貸款福利

GMCC獨家推出

**\$25000**  
不用還!

如果您計劃買自住房，我們可提供最高**\$25,000**幫助您  
付買房各種費用及買低利率，無需償還(**free money**)。  
貸款額高達**\$647,200**

適用於以下county

Los Angeles / Orange / Riverside / San Bernardino  
San Diego / Ventura (有一定的地域及收入條件限制)

**Tina Yuan: 626 389 7990**

歡迎來電諮詢




**20年從業經驗**  
專業為基，誠信為本  
助您貸款無憂

Tina Yuan | Senior Loan Consultant  
Irvine Branch Manager  
NMLS 424399 BRE 01768468  
Cell: 626-389-7990 / 949-880-1708  
tyuan@gmccloan.com



萬通貸款  
General Mortgage  
Capital Corporation

NMLS 254895 DRE 01509019




**漫谈房子  
那些事儿**

Date/Time 讲座时间  
**12/03/2022 周六上午10:00-12:00**

Address 地址  
**18631 E. Gale Ave. City of Industry, CA91748**

**Ken Chen**  
Senior Appraiser

**Tina Yuan**  
Senior Loan Advisor

**Rachel Fei**  
Senior Financial Advisor

**陈 峥**  
CPA

- 🔴 房地产走势 & 如何看待ADU的价值?
- 🔴 高利率时代，房贷需要避开哪些坑?
- 🔴 什么是房贷保障Mortgage protection?
- 🔴 投资和买卖房地产的相关税法话你知!

**RSVP ONLY! 仅限预约**

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And many more....	if you are licensed loan officers, check out <a href="http://www.joiningmcc.com">www.joiningmcc.com</a> , email to <a href="mailto:info@gmcclan.com">info@gmcclan.com</a> to sign up for GMCC Open house for MLOS



20年從業經驗  
專業為基，誠信為本  
助您貸款無憂

Tina Yuan | Irvine Branch Manager  
NMLS 424399 BRE 01768468  
Cell: 626-389-7990 / 949-880-1708  
Email: [tyuan@gmcclan.com](mailto:tyuan@gmcclan.com)



# GMCC Celebrity Unlimited DTI

(with sufficient assets)

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

**YOUR LUXURY DREAM HOME IS JUST A STEP AWAY!**  
Now available in CA, NC & SC

A great fit for retirees, borrowers who are taking  
time off between jobs, self-employed borrowers!

- ✓ A great jumbo loan program for primary residence
- ✓ Available for purchase, rate and term or cash out
- ✓ Cash out up to \$5 million
- ✓ Unlimited DTI with sufficient assets
- ✓ Rates - Similar to full doc QM rates  
(possible lower than convention loan rates)



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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 萬通貸款 Celebrity Unlimited DTI

(with sufficient assets)

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

您离您家的梦想只有一步之遥

「自雇业主」是退休人员 / 工作转换待聘期客人的绝佳选择!

- ✓ 非常好的自住房大额贷款项目
- ✓ 可用于买房、重新贷款和抵押贷款
- ✓ 最多可以套现5百万
- ✓ 如有足够储备金, 债务收入比例无上限
- ✓ 很好的利息, 甚至可以比常规贷款利息更低



想要了解更多信息, 请随时联系我们 - GMCC万通贷款祝你拥有美好家园: [INFO@GMCCLOAN.com](mailto:INFO@GMCCLOAN.com)

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 高利率時代，購自住房的買家福利！  
GMCC萬通貸款獨家推出 **\$25000**

**不用還!**  
Free Money

☑ 如果您計劃買自住房，GMCC最高可提供**\$25,000**幫助您支付買房各種費用及買低利率，**無需償還! 無利率增長! 貸款額高達\$726,800**

☑ 適用於以下county

Los Angeles / Orange / Riverside

San Bernardino / San Diego / Ventura

(有一定的地域及收入條件限制)

歡迎來電諮詢

**Tina Yuan: 626 389 7990**

**20年從業經驗 專業為基 誠信為本 助您貸款無憂**



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Lunch and Discover

# YOU'RE INVITED TO LEARN How to Help Your Buyer Get 25,000

Southern California real estate and financing in 2023



TAKE OUT **3% DOWN 3-2-1 BUY DOWN**  
USE COMMUNITY LENDING PROGRAM GET **\$25,000**  
TO BUY DOWN THE INTEREST RATE AND RELATED CLOSING COST  
UNLIMITED DTI. NON-QM WITH QM FULL DOC JUMBO PRICING

『Meeting event: Jan 4, 2023』

10:30 am

James Jin doing introduction of GMCC, outlook of 2023, new Programs rolling out in 2023. Followed by Tina Yuan, Frank Zhang, Nicole Zhu, Niko Liu

12:00 noon

Live case studies from attending professional Realtors and builders

12:30 noon-1:00 pm

Simple Lunch

Location

9960 Research Dr Ste 200, Irvine, CA 92618



General Mortgage  
Capital Corporation



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2023  
WELCOME

GENERAL MORTGAGE CAPITAL CORPORATION  
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www.gmccloan.com



# BUYDOWN PROGRAM

A WAY TO REDUCE INTEREST REATES

*Lower mortgage payment for the first two or three years with a temporary buydown.*

## TEMPORARY BUYDOWN

Great option for new construction and existing homes purchase on primary resident.

Available programs:

- ✓ Conventional Conforming, VA and FHA
- ✓ Jumbo Full doc
- ✓ Alternate Doc

NATIONWIDE  
THE DIRECT NATIONAL LENDER  
FOR ALL YOUR

*Mortgage Needs*

WITH 100+ RESOURCES



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Capital Corporation

*Super good in jumbo programs too !!*



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THE DIRECT NATIONAL LENDER  
FOR ALL YOUR  
*Mortgage Needs*  
IN ALL 46 STATES AND DC

*Here is to  
Love, Family and GMCC  
together in 2023*

**MERRY CHRISTMAS**

*and happy new year*

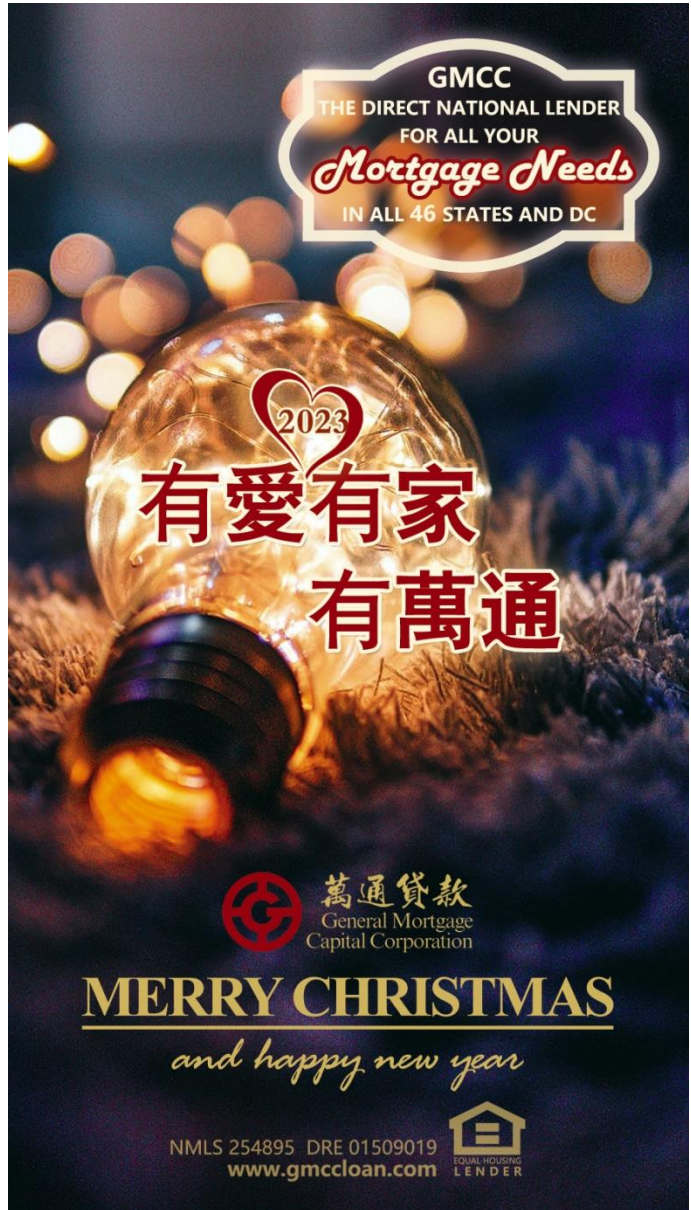


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EQUAL HOUSING  
LENDER



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THE DIRECT NATIONAL LENDER  
FOR ALL YOUR  
*Mortgage Needs*  
IN ALL 46 STATES AND DC

2023  
**有愛有家  
有萬通**




萬通貸款  
General Mortgage  
Capital Corporation

**MERRY CHRISTMAS**

*and happy new year*

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Super good in jumbo programs too !!

HAPPY  
NEW  
YEAR **2023**

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together in 2023*

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Capital Corporation

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GMCC Super Good in Jumbo Loan Programs too !!

# Affordable Programs

## GMCC Flex CRA

### ☑ Using Alternative Doc to Qualify

- No Tax Return
- No Paystubs

### ☑ Debt to Income Ratio up to 53%

### ☑ 100% Gift Funds for Down Payment, Even for Investment Purchase

### ☑ Min FICO 640

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

**7 Yrs ARM-5.25%, APR 5.45% ★ Hawaii 4.875%, APR 5.2%**

- Rate as of 12/13/2022, Loan Amounts 500K, FICO 640, LTV 80%
- Loan Amounts can be up to High Balance limit \$1,089,300 for one Unit. To be One unit (2-4 units available )

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**Subject to Income Limit and Census Tract Limit in the following Counties:**

- CA – Los Angeles, Ventura, Orange • NV – Clark
- IL – Cook • NJ – Middlesex • HI - Honolulu



**Call Your Favorite GMCC Officer Today:**

Name

Email

Phone

NMLS#



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Capital Corporation

*Your loan, Our solution!*



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# 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



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Please Contact >>>

Name

Email

Phone

NMLS#

Website



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**Super good in jumbo programs too !!**

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# 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:

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**THANKS**

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