



# General Mortgage Capital Corporation

*The Direct Lender For All Your Mortgage Needs*

## GMCC Loan Program Highlights

### Great Jumbo Rate For A+ Buyers

- ◆ Competitive jumbo rates
- ◆ No bank deposit required for rate discount

### Other Jumbo Specials

- ◆ No limit on RSU income to qualify
- ◆ Use rental income without landlord history
- ◆ No rigorous gift fund paper trailing

### Jumbo Express

- ◆ Mainly use agency guidelines
- ◆ Lower reserve as little as zero
- ◆ Lower credit score as low as 680
- ◆ Higher DTI

### Buy Without Sell First Program

- ◆ Use departing rent to cover PITI, without landlord history
- ◆ Exclude primary's PITI to qualify with a letter of intent to sell, DTI can be 49.9%

### Investment Loans

- ◆ Aggressive 1-4 units jumbo rental financing available, jumbo cash out even for investment
- ◆ DSCR, rental cash flow program (can be negative, DSCR < 1)
- ◆ 20% down to \$2M rental loan amount (35%-40% down elsewhere)
- ◆ Special solar pricing

### NON-QM Programs

- ◆ Asset qualifier, asset depletion
- ◆ Self-employment: 1 year 1099, 1 year tax return even for jumbo programs, bank statement loans

All loan programs are subject to change without notice, subject to underwriting approval

**48 States licensed, awaiting NY, AL**



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Capital Corporation  
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DRE# 01509029 NMLS#: 254895



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General Mortgage Capital Corporation and eMeta Funding are licensed in the following state: Arizona - NMLS: 1026178, California CFL - NMLS: 60DBO-66060, California DRE - NMLS: 01509029, Colorado - NMLS: 254895, Connecticut - NMLS: 254895, Florida - NMLS: MLD2191, Idaho - NMLS: MBL-2080254895, Illinois - NMLS: MB.6761662, Iowa - NMLS: 2022-0038, Kentucky - NMLS: MC782027, Maryland - NMLS: 254895, Massachusetts - NMLS: ML254895, Michigan - NMLS: FR0024243, New Jersey - NMLS: 254895, Oklahoma - NMLS: ML014608, Oregon - NMLS: 254895, Pennsylvania - NMLS: 96566, Tennessee - NMLS: 254895, Texas - NMLS: 254895, Virginia - NMLS: MC-7314, Washington DC - NMLS: MLB254895, North Carolina - NMLS: L-208502, Louisiana: 254895, Ohio: RM.804881.000 - NMLS: ML014608, Oregon - NMLS: 254895, Pennsylvania - NMLS: 96566, South Carolina - NMLS: 254895, Tennessee - NMLS: 254895, Texas - NMLS: 254895, Virginia - NMLS: MC-7314, Washington DC - NMLS: MLB254895.

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