



CONVENTIONAL

Pineyro Capital Group Inc. NMLS# 420112 specializes in Conventional Loans, also known as a “conforming” loan, a conventional mortgage loan is any type of home loan that is guaranteed by a private lender or a government-sponsored enterprise like Fannie Mae. These loans are best for borrowers with good credit and an adequate down payment, which could be as little as 3% of the purchase price.

Program Overview

- FICO^s Starting at **620**
- **W-2 & Paystub Only** Allowed
- **Self-Employed** Borrowers Allowed
- 1 Year Tax Returns Self-Employed w/ **AUS OK**
- **97% LTV** with 620 FICO
- High Balance to **95% LTV** with 620 FICO
- Up to **10 Financed** Properties
- 100% Gift Funds **OK**
- 85% LTV on **Non Owner Occupied Purchases**
- **DACA / Dreamers** | 97% LTV Min FICO 620