

# theNADA

When "nothing" is all you need



Florida's Leader in Owner Occupied No Money Down Loans

## theNADA - No Money Down

**ONE Submission. ONE Approval. ONE Closing.**

- 100% FHA Purchase Financing | NO Money Down
- ONE Submission. ONE Approval. ONE Closing
- 580 Minimum FICO
- DTI per AUS
- Loan Amount Maximums Vary Per County Limits
- FTHB Allowed
- Homeowners Education (at least one borrower)
- Require to follow FHA Guidelines and DU Findings
- Non Occupying Co-Borrowers Allowed
- DACA Borrowers Eligible
- Maximum Seller Credit of 6% is Allowed for CC

**Pineyro Capital Group Inc. NMLS 420112**

Toll Free. 1-833-247-LOAN (5626) ext. 701

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# FHA

Minimum FICO of 550 allowed



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Florida's Leader In Owner Occupied FHA Loans

## FHA - The Federal Housing Administration Scores Down to 500

- 550 Minimum FICO for 3.5% Down
- 500 Minimum FICO for 10% Down
- W-2 & Paystub only OK
- No tradelines required with AUS Approve/Eligible
- Primary borrowers with 1 FICO OK
- Non FICO Co-Borrowers OK
- Manufactured Homes OK
- Spot Approvals OK
- DACA / Dreamers OK

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# Conventional

From 3% down loan options for FTHB



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Florida's Leader in Conventional Mortgage Loans

## Conventional

From 3% Down - First Time Home Buyers

- 620 Minimum FICO
- W-2 & Paystub Only OK
- Self-Employed Borrowers OK
- 1 Yr Tax Returns Self-Employed w/ AUS OK
- 97% LTV w/ 620 FICO
- High Balance to 95% LTV w/ 620 FICO
- Up to 10 Financed Properties
- Manufactured Homes OK
- 100% Gift Funds OK
- 85% LTV on N/O/O Purchases

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# USDA

No money down with scores down to 580



Florida's Leader in USDA Loans

## USDA

**NO MONEY DOWN | Scores Down to 580**

- 100% Financing – No Down Payment Required
- 6% Seller Concessions Permitted For Closing Costs
- Finance Closing Costs If Value Is Sufficient
- Gifts Permitted For Closing Costs
- Not limited To First Time Home Buyers
- Homes Must Be In An Eligible Area
- Borrowers Must Meet Income Limits

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# VA

"Thank You" for serving our country



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Florida's Leader in No Money Down VA Loans

## VA - Dept. of Veterans Affairs

Thank You For Your Service!

- 550 Minimum FICO
- 100% LTV Cash Out Min FICO 620
- Refer/Eligible Manual UW OK
- Self-Employed Borrowers OK
- W2 & Paystub Only
- No DTI cap with AUS
- IRRRLs: No AVM / No Appraisal
- IRRRLs: 2nd Home / Non-Owner OK
- Manufactured Homes OK

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# ALT Prime

The perfect option for conventional fallout



Florida's Leader in Non QM Mortgage Loan Products

## ALT Prime Options

Perfect Option for that FNMA Fall Out Loan

- Up to 90% LTV
- Full Doc Only
- DTI Ratio's up to 55%
- Loan Amounts up to \$3M
- Blended Income Allowed
- FICO 620
- Gifts Permitted For Closing Costs
- Not limited To First Time Home Buyers

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# ITIN

The perfect loan option for non us citizens



Florida's Leader in Alternative Doc Loans for Foreign Nationals

## ITIN

### Helping Non US Citizens Qualify with their ITIN number

- Loan Amounts from \$100,000 - \$1M
- One Year Seasoning for Foreclosure, Short Sale or Deed-In-Lieu
- Two Years Seasoning for Bankruptcy - Any Chapters
- Maximum Loan to Value 95%
- Primary Home Only
- Up to 50% DTI
- Minimum Credit Score 580
- No Credit Score Option Is Available
- No Visa, Work Permit, or Green Card Required
- Can Use Bank Statements as Income (Self-Employed)

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# Foreign National

Flexible loan programs for all types of residency



Florida's Leader in Foreign National Alternative Loan Products

## Foreign National

### Flexible Program with An Alternative Doc Process

- No Score or FICO 599
- Up to 80% CLTV
- Loan Amounts Up To \$3 Million
- DSCR As Low As 0
- CPA Letter For Last 2 Years & Year-To-Date
- One Bank Reference Letter
- Overseas Assets Allowed As Reserves
- Gift Funds Allowed
- No Income Option Available with Lower LTV
- All Property Types Allowed

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# Bank Statements

Up to 90% loan to value with no tax returns



Florida's Leader in Alternative Documentation Loans

## Bank Statements Only

The Perfect Option for the Self Employed

- FICO 620
- Up to 90% LTV on Purchase
- Max DTI 55%
- Loan Amounts up to \$4 Million
- LOE from Lic. CPA or Lic. Tax Preparer for expense ratio
- 3Mo, 12Mo. and 24Mo. Bank Statement Options
- Business and or Personal Statements are Allowed
- Full Amortization and Interest Only Options Available
- Gift Funds Allowed
- Available for Primary and Second Homes

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# 1099 Only

The perfect loan option for the self employed



Florida's Leader in Alternative Documentation Loans

## 1099 Only Loan

For the Self Employed With NO Tax Returns

- Minimum 580 FICO
- Maximum 90% LTV
- Blended Income OK
- Qualify Using Either One or Two Years 1099
- Tax Returns Not Required
- Maximum 55% DTI
- Full Amortization and Interest Only Options
- Loan Amounts up to \$3 Million
- 1-4 Units, Condo and PUD's Allowed
- Cryptocurrencies Accepted

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# Asset Only

For borrowers with high cash liquidity



Florida's Leader in Alternative Documentation Loans

## Asset Qualification

For Borrowers with High Cash Liquidity

- Minimum 580 FICO Required
- Maximum Loan Amount \$5 Million
- Max LTV on Purchase 80%
- Max LTV on Cash 75%
- Qualify based on verified liquid assets
- Usable Assets - 100% Checking & Savings
- Usable Assets - 90% Stocks, Bonds & Mutual Funds
- Usable Assets - 80% Retirement Funds
- Usable Assets - Securities at 100%
- Income calculation – all assets divided by 60
- No employment | No income | No DTI | No 4506T
- Short Term Rental Properties Allowed
- Property types: SFRs, PUDs, Condos, 1-4 Units

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# theNONI

Non Owner No Income Investment Loans



Florida's Leader in No Questions Asked Investor Loans

## No Income Investor Loan

**No W2? No Tax Return? No Problem!!**

- 620 FICO Minimum
- No Seasoning on cash out or rate and term
- No LTV Restrictions on 2-4 units
- LTV's up to 85% (min 660 fico)
- No Rate Or Pricing Adjustments on Condo, 2 - 4 Units
- Now Allowing 1 x 30 x 12
- Short Term Rental is OK
- First Time Investors Allowed
- Use Business Funds to Close (certain restrictions apply)
- NO OWNER OCCUPIED ALLOWED
- Foreign Nationals OK

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# 350+ FICO

Credit problems happen to great people



Florida's Leader in C and D Credit Grade Mortgage Options

## 350+ FICO

### Credit Problems Happen to Great People

- 350 Minimum FICO
- Owner Occupied and Non Owner Occupied Allowed
- Full Doc Only
- No Tradeline Requirement
- Max 70% LTV
- Subject Property Must Be in Metro Area(s)
- Borrower Can Be in BK With Court / Trustee Approval
- No Pre Payment Penalty on Owner Occupied
- Foreclosure Bailout is Allowed
- Full Amortization and Interest Only Options

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