



## "Residential Bank Fallout"

*Closing "residential fallout" for A Paper Banks in Metropolitan Washington for the past twelve years.*

**We now offer loans in all 50 states. Some programs are state specific.**

Conforming STATED O/O 75 LTV 680 SCORE purchase or refinance (only offered in DC locally)

Conforming STATED O/O 80 LTV 720 SCORE purchase or rate and term (MD DC VA)

NO DOC 55 LTV PURCHASE AND 50 LTV CASH OUT TO \$1,000,000 (NO FORECLOSURE BAILOUTS) ANY SCORE CONSIDERED

INVESTOR cash out STATED TO 45 LTV STATED (VA ONLY)

FHA REFERS UNDER 580- MUST HAVE COMPENSATING FACTORS- GOOD RATIOS, must have at least 3% DOWN

FOREIGN NATIONAL LOANS TO \$1,000,000 TO 55 LTV WITH A 601 SCORE O/O (VA, MD)

BANK STATEMENT AVG DEPOSITS FOR INCOME S/E ONLY 650 SCORE 85 LTV TO \$450,000

PROPERTIES WITH NON-STANDARD TITLES (LLC, Trusts, etc)

CONSTRUCTION and RENOVATION LOANS

LOANS FOR NON-WARRANTABLE CONDOMINIUMS

MIXED USE PROPERTIES O/O



## "Commercial Bank Fallout"

*Closing "commercial fallout" for A Paper Banks in Metropolitan Washington for the past twelve years .*

Loan amounts from \$150K to \$10MM

Stated and Full Doc Products

No Debt Service Coverage Ratio to 75% LTV

Credit Scores in the 500's, low 600's

Lenders: Traditional Banks, Portfolio Lenders and Private Money

More than 45 Property Types (including but not limited to):

- Multifamily
- Mixed-Use
- Retail
- Office Buildings
- Office Condo
- Warehouse
- Light Industrial
- Self Storage
- Bed & Breakfast
- Automotive Service and Tire Shops
- Mobile Home Parks
  - Single Tenant
- Strip Malls
- Day Care
- Assisted Living Care
- Hotels/Motels
- Funeral Homes
- Bed & Breakfast
- Grocery Stores
- Restaurants
- Car Washes
- Bowling Alleys
- Liquor Store
- Movie Theaters
- Bars

Call me on any and all scenarios that do not meet your banks guidelines. We can find a home for the majority of scenarios.

**Best Regards,**

**Robert H. Gray**

**President**

**Bankers Fidelity**

**703-674-1825(Direct)**

**202-316-1158(mobile)**

**703-935-8274(Fax)**

**Commercial Loans> Home Mortgages>**