

MORTGAGE PRODUCTS OVERVIEW

Residential Transitional Loans (RTL)	No Mortgage License Required Investment Properties Only Purchase & Refinance 1 to 4 Family Residential Dwellings \$50,000 to \$100 Million	Fix & Flip Fix & Hold Debt Service Coverage Ratio (DSCR) Bridge Loan/No Cert. of Occup. Multi-Property Blanket Loans New Construction Single Family Major & Minor Residential & Commercial Subdivisions Commercial/Residential Mixed-Use
Small Balance Commercial	No Mortgage License Required Investment Properties Only Purchase & Refinance Multiple-Unit Income-Producing Properties \$150,000 to \$200 Million	Apartment Complexes Office Buildings Shopping Centers Motels Mini Storage Warehouse Mobile Home Parks Airbnb
Hard Money	No Mortgage License Required Investment Properties Only \$100,000 to \$5 Million	1 to 4 Family Residential Dwellings Mixed-Use Commercial
JUMBO Loans (Non-Owner Occupied)	No Mortgage License Required Investment Properties Only	Over: \$647,200 in most of the U.S. and \$970,800 in high-cost areas.

**NMLS STATE MORTGAGE LICENSE REQUIRED FOR PRODUCTS LISTED BELOW

Non-Traditional Mortgages (Non-QM) **SEE DISCLOSURE BELOW	NMLS State Mortgage License Required** Purchase & Refinance Primary, Second Home, Investment Property	Self-Employed Bank Statement Loan Debt Service Loan 85% LTV Full Documentation No Income/No Ratio Construction To Perm Reverse Mortgages
Conforming Fannie Mae, Freddie Mac, Government Financing **SEE DISCLOSURE BELOW	NMLS State Mortgage License Required** Purchase & Refinance Primary, Second Home, Investment Property 30 Yr, 15 Yr, ARM, IO Up To: \$647,200 in most of the U.S. and \$970,800 in high-cost areas	Conventional FHA VA USDA
JUMBO Loans (Owner Occupied) **SEE DISCLOSURE BELOW	NMLS State Mortgage License Required** Primary, Second Home	Over: \$647,200 in most of the U.S. and \$970,800 in high-cost areas.
LUXURY MORTGAGES **SEE DISCLOSURE BELOW	NMLS State Mortgage License Required** \$500,000 to \$30 Million Primary, Second Home & Investment Properties	Single Family Townhomes, Condominiums Interest Only Bridge Loans/ Buy Before You Sell Refinance Cash-Out Niches Investor-Friendly Credit Niches 680+ FICO Score True Foreign Nationals
PRIVACY MORTGAGES **SEE DISCLOSURE BELOW	NMLS State Mortgage License Required** Actors, Athletes, Public Officials, High Net Worth Individuals	

****IMPORTANT DISCLOSURE:** Information is intended for NMLS Licensed Mortgage Professionals and Loommax Franchise Owners. Additional requirements may apply. Ask your Loommax Consultant for all additional requirements to originate all mortgage products where an individual NMLS State Mortgage Licensing is required. {NMLS} National Mortgage Licensing System mortgage products must be originated in compliance with RESPA and all other governmental federal and state agencies laws, regulations, and guidelines. As a Loommax Franchisee, Loommax Franchise Corp. provides full-service consulting guidance and training to become a Licensed NMLS mortgage loan originator. This information is prepared for real estate and mortgage professionals only. It is not intended for public distribution or consumer information as it is not an advertisement presented within the guidelines required by the Truth in Lending Act or other pertinent federal regulations.