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

Call GMCC Loan Officer Today:

Name:
NMLS: **DRE:**
Phone:
Email:
Website:

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DRE# 01509029 NMLS#: 254895

General Mortgage Capital Corporation , NMLS# 254895, CA DRE 01509029, HQ: 1350 Bayshore Highway , STE 740, CA 94010 Interest rates and annual percentage rates (APRs) are based on current market rates, are for informational purposes only, are subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value, credit score and other variables—call for details. This is not a credit decision or a commitment to lend. Depending on loan guidelines, mortgage insurance may be required. If mortgage insurance is required, the mortgage insurance premium could increase the APR and the monthly mortgage payment. Additional loan programs may be available. APR reflects the effective cost of your loan on a yearly basis, taking into account such items as interest, most closing costs, discount points (also referred to as "points") and loan-origination fees. One point is 1% of the mortgage amount (e.g., $1,000 on a $100,000 loan). Your monthly payment is not based on APR, but instead on the interest rate on your note. Adjustable-rate mortgage (ARM) rates assume no increase in the financial index after the initial fixed period. ARM rates and monthly payments are subject to increase after the fixed period; ARMs assume 30-year term.

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