



General Mortgage
Capital Corporation

Your loan, Our solution!

GMCC PROGRAM

2023.01.26

200

10 Unique and Amazing programs from GMCC

1. 3-2-1 Buy Down
2. Buy without Sell
3. 25K Credit
4. Unlimited DTI
5. GMCC Flex CRA
6. Rental Special
7. Asset as Income
8. FTHB Programs
9. Special State/City Affordable Programs
10. Jumbo Express Special

GMCC
Your loan. Our solution!

NMLS 254895 DRE 01509019
www.gmccloan.com



A WAY TO REDUCE INTEREST REATES

3-2-1 BUYDOWN PROGRAM

Lower mortgage payment
for the first two or three years
with a temporary buydown.

TEMPORARY BUYDOWN

Great option for new construction and
existing homes purchase on primary resident.

Available programs:

- Conventional Conforming, VA and FHA
- Jumbo Full doc
- Alternate Doc

NATIONWIDE
The Direct Lender for All Your
Mortgage Needs

With 100+ Resources



 General Mortgage
Capital Corporation

Please reach out to GMCC for further details and information! Email: INFO@GMCCLOAN.com





EXAMPLE OF A 3-2-1 BUYDOWN LOAN AMOUNT \$500,000 60% LTV NOTE RATE 5.625% APR 5.75%

Rates as of 12/13/22 and subject to change without advance notice.
All loans are subject to underwriting approval, add'l restrictions may apply.
This does not represent any credit decisions.

Temporary Buydown 3-2-1

	Year 1	Year 2	Year 3	Years 4
Interest Rate	2.625%	3.625%	4.625%	5.625%
Number of Payments	12	12	12	324
Monthly P&I Payment	\$2,008.25	\$2,280.26	\$2,570.70	\$2,878.28
Monthly Savings	\$870.03	\$598.02	\$307.58	\$0.00

Total buy down fee for this loan is \$21,307.67



Please Contact

Name:
Cell:

NMLS:
E-mail:



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Check out our excellent jumbo programs



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一个帮您降低房贷利率的好方法

特殊 3-2-1 降息方案

- ☑ 3-2-1、2-1 or 1-0 Buydown 都可以做
- ☑ 适用于普通贷款、老兵贷款、政府贷款、Non-QM 和大额贷款
- ☑ 购买新房或重贷、自住房或第二自住房，根据贷款利率计算DTI

『3-2-1 Buydown』怎么计算呢?

- 第一年：在原贷款利率的基础上降低3%来计算本金和利息
- 第二年：在原贷款利率的基础上降低2%来计算本金和利息
- 第三年：在原贷款利率的基础上降低1%来计算本金和利息
- 第四年：根据原贷款利率计算本金和利息

全美
直接审核放款&满足各种
抵押贷款需求
100+多种资源

请即致电GMCC贷款专员了解『特殊3-2-1降息方案』或其它利好项目:

• 买房 • 重贷 • 套现 • 投资房套现 • 大额套现等...

※ 所有项目如有变动，恕不另行通知，其它条件可能适用；
※ 所有贷款都要经过核保批准和信用审查，本广告并不代表信用批准。



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请立即咨询您的专属GMCC贷款专家了解更多详情 — Email: info@gmccloan.com





『3-2-1 买低利率』案例

贷款金额: \$500,000

60%LTV 利率5.625% APR 5.75%

※ 以上为12/13/2022当日利率，需获得审核和信用批准；若市场变化恕不另行通知。

Temporary Buydown 3-2-1

	Year 1	Year 2	Year 3	Years 4
Interest Rate	2.625%	3.625%	4.625%	5.625%
Number of Payments	12	12	12	324
Monthly P&I Payment	\$2,008.25	\$2,280.26	\$2,570.70	\$2,878.28
Monthly Savings	\$870.03	\$598.02	\$307.58	\$0.00

Total buy down fee for this loan is \$21,307.67



您的专属贷款专员

姓名:
电话:

NMLS#:
邮箱:



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INTEREST RATES AND APRs (THE PERCENTAGE RATES (APR)) ARE BASED ON CURRENT MARKET RATES, ARE FOR INFORMATIONAL PURPOSES ONLY, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO CHANGING AND FEES RELATED TO YOUR BUYER'S LOAN PROGRAM, LOAN TO VALUE, LOAN-TO-COST, AND OTHER VARIABLES. CALL US AT 800-555-1234 FOR MORE INFORMATION. DOWN PAYMENT TO LOAN CLOSING AND OTHER CLOSING COSTS. MORTGAGE INSURANCE MAY BE REQUIRED. *MORTGAGE INSURANCE IS REQUIRED FOR THE MORTGAGE. PLEASE READ THE FOLLOWING: THE APR AND THE MONTHLY MORTGAGE PAYMENT ABOUT OUR LOAN PROGRAMS MAY BE AVAILABLE. **APR REFLECTS THE EFFECT OF COST OF YOUR LOAN. A YEARLY TABLE SHOWS COST OF SUCH TERMS AS INTEREST, MOST CLOSING COSTS, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN ORIGINATOR FEES. ONE POINT IS 1% OF THE MORTGAGE AMOUNT (E.G. \$1,000 ON A \$100,000 LOAN). *YOUR MONTHLY PAYMENTS WILL BE BASED ON APR. **THE APR AND THE EFFECT OF COST OF YOUR LOAN, APR, RATE DATE, MORTGAGE INSURANCE, AND OTHER FEES ASSOCIATED WITH THE MORTGAGE INDICATED IN THE TABLE. YOUR PERIOD, ARM RATE, AND OTHER PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIRST PERIOD. APRs ASSUME 30-YEAR TERM.



GMCC AHMP

Affordable Home Mortgage

FREE PAY YOU!
\$25000

Up to \$25K for Closing Cost
NO NEED TO PAY BACK
NO INCREASE IN RATE

- Primary House: Purchase, Refinance & Cash Out
- Subject to Census Tract, Household Income
- Loan amount: conforming limit (1-4 units) and FHA
- Available Counties in CA:
Los Angeles / Orange / San Bernadino
Riverside / Ventura / San Diego



Please Contact >>>

Name:
Cell:

NMLS:
Email:

Website:

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The Direct Lender for All Your
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With **100+** Resources



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- All programs are subject to change without notice. Additional conditions may apply.
- All Loans are subject to underwriting approval and credit review, this does not represent credit approval.
- Call GMCC loan officers for other programs: purchase, refinance, cash out, rental cash out, Jumbo cash out...



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GMCC AHMP

万通贷款银行可负担房屋贷款计划

送

超级购房大礼金

\$25000

☑ 高达\$25K用于贷款费用

无需偿还 无利率增长

- ☑ 自住房：新购房、重贷、套现
- ☑ 根据相关人口普查区、家庭收入等因素，有地址及收入上限的要求
- ☑ 加州适用县域：洛杉矶-橙县-圣伯纳迪诺-河滨-文图拉-圣地亚哥

请即致电GMCC贷款专员了解AHMP计划或其它利好项目：

- 买屋 • 重贷 • 套现 • 投资屋套现 • 大额套现等...

- ※ 所有项目如有变动，恕不另行通知，其他条件可能适用；
- ※ 所有贷款都要经过核保批准和信用审查，本广告并不代表信用批准。

全美
直接审核放款&满足各种
抵押贷款需求
100+多种资源



您的专属贷款专员

姓名： 持牌照： 电话： 邮箱：



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Check out our excellent jumbo programs

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新方案

万通 ★ 您的贷款专家

不卖旧屋 也能买新房

- 豪华升级 - 不卖旧屋也能买新房
- 帮助您获得更多机会
- 现在购买并提供出售及出租服务政策

不卖旧屋就拿不到贷款吗?

解决方案

万通贷款帮助您:

通过免算现屋的贷款还款, 提供挂牌出售意向书!
有额外的储备金, 只需要在目前的房子里有20%的净值

请即致电GMCC贷款专员了解BUY Without Sell方案或其它利好项目:

- 买房 ● 审贷 ● 套现 ● 投资房套现 ● 大额套现等...

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全美

直接审核放款&满足各种

抵押贷款需求

100+多种资源



您的专属贷款专员

姓名:

持牌照:

电话:

邮箱:



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Capital Corporation

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请立即咨询您专属GMCC贷款专家了解更多详情 — Email: info@gmccloan.com





GMCC BUY WITHOUT SELL FIRST PROGRAM



**Luxury upgrade
More Opportunities
Buy now, sell later**

Can't qualify for upgrade house without selling your current home?

- Letter of intent to sell
- Additional reserve
- 20% equity in current house



Please Contact

Name:
Cell:

NMLS:
Email:

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The Direct Lender for All Your
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GENERAL MORTGAGE CAPITAL CORPORATION (GMCC) IS A FINANCIAL SERVICES COMPANY. GMCC IS A MEMBER OF THE GMCC GROUP OF COMPANIES. GMCC GROUP OF COMPANIES MAY BE AFFILIATED WITH OTHER FINANCIAL INSTITUTIONS AND PROVIDES A VARIETY OF FINANCIAL SERVICES. GMCC GROUP OF COMPANIES IS NOT A BANK AND DOES NOT TAKE DEPOSITS. GMCC GROUP OF COMPANIES IS NOT A BROKER/DEALER. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF FINRA. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE SECURITIES AND INVESTMENT BOARD OF CANADA. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF CANADA. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF ONTARIO. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF QUEBEC. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF ALBERTA. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF SASKATCHEWAN. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF MANITOBA. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF NEW BRUNSWICK. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF NEW SCOTIA. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF PEQUEBEC. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF YUKON. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF NORTHWEST TERRITORIES. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF NUNAVUT. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF NORTHERN TERRITORIES. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF YUKON. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF NORTHWEST TERRITORIES. GMCC GROUP OF COMPANIES IS NOT A MEMBER OF THE FINANCIAL INSTITUTIONS REGULATOR OF NUNAVUT.



GMCC Celebrity Unlimited DTI

(with sufficient assets)

Nationwide
The Direct Lender
For ALL Your Mortgage Needs with
100+ Resources

YOUR LUXURY DREAM HOME IS JUST A STEP AWAY!
Now available in CA, NC & SC

A great fit for retirees, borrowers who are taking time off between jobs, self-employed borrowers!

- ✓ A great jumbo loan program for primary residence
- ✓ Available for purchase, rate and term or cash out
- ✓ Cash out up to \$5 million
- ✓ Unlimited DTI with sufficient assets
- ✓ Rates - Similar to full doc QM rates (possible lower than convention loan rates)



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Equal Housing Lender, GMCC DRE# 01509029 NMLS# 254895
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GMCC 萬通貸款 Celebrity Unlimited DTI

(with sufficient assets)

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For ALL Your Mortgage Needs with
100+ Resources

您离您家的梦想只有一步之遥

『自雇业主』是退休人员 / 工作转换待聘期客人的绝佳选择!

- ✓ 非常好的自住房大额贷款项目
- ✓ 可用于买房、重新贷款和抵押贷款
- ✓ 最多可以套现5百万
- ✓ 如有足够储备金, 债务收入比例无上限
- ✓ 很好的利息, 甚至可以比常规贷款利息更低



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想要了解更多信息, 请随时联系我们 - GMCC万通贷款祝你拥有美好家园: INFO@GMCCLOAN.com

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Affordable Programs

GMCC Flex CRA

- ✓ **Using Alternative Doc to Qualify**
 - No Tax Return
 - No Paystubs
- ✓ **Debt to Income Ratio up to 53%**
- ✓ **100% Gift Funds for Down Payment, Even for Investment Purchase**
- ✓ **Min FICO 640**

Nationwide-The Direct Lender for **ALL** Your Mortgage Needs
with **100+** Resources

7 Yrs ARM-5.25%, APR 5.45% ★ Hawaii 4.875%, APR 5.2%

- Rate as of 12/13/2022, Loan Amounts 500K, FICO 640, LTV 80%
- Loan Amounts can be up to High Balance limit \$1,089,300 for one Unit. To be One unit (2-4 units available)

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Subject to Income Limit and Census Tract Limit in the following Counties:

- CA – Los Angeles, Ventura, Orange • NV – Clark
- IL – Cook • NJ – Middlesex • HI - Honolulu



Call Your Favorite GMCC Officer Today:

Name

Email

Phone

NMLS#



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Your loan, Our solution!



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Limited or Low Income? Rate Too High?

GMCC AAI might be able to
use large asset to qualify for
agency & jumbo loans as
full doc **LOW** rate

- Retired • Job change • Self employed

Anyone who has sufficient assets in
stock/mutual funds, life insurance cash value,
401k retirement assets, bank accounts ...

Only 2 months season inf. No need for 4-6 months like asset qualifier ...

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The Direct Lender for All
Your Mortgage

Mortgage Needs

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Please Contact >>>

Name

Email

Phone

NMLS#

Website



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Super good in jumbo programs too !!

Please reach out to GMCC for further details and information! Email: INFO@GMCCLOAN.com



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收入不够或**低**收入?

贷款利息太**高**?

GMCC AAI Program

为拥有高额资产证明的客户提供 低利率的贷款方案 大/小贷款都适用!

退休人员 工作变动人员 自雇主

任何帐户: 股票帐户/基金帐户/人寿保险, 401K 退休账户等...

只需要提供2个月的银行流水信息,
不需要提供4-6个月的银行月结单资料...

※ 所有项目如有变动, 恕不另行通知, 其他条件可能适用;
※ 所有贷款都要经过核保批准和信用审查, 本广告并不代表信用批准。

全美
直接审核放款&满足各种
抵押贷款需求
100+多种资源



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Rental Jumbo Special



- GMCC Rental Jumbo Special
- 10yr ARM, 5.625%, no points, 5.75% APR

As of 12/19/2022:

Loan amount \$780k (up to \$1.5m), 65% LTV, 760 FICO, Full Doc, Max 4 Financed REO's
Subject to Underwriting approval and market change without advance notice.

Please contact your GMCC Loan officer for more details for this program!

All programs are subject to change without notice. Additional conditions may apply.
All Loans are subject to underwriting approval and credit review, this does not represent credit approval.
Call GMCC loan officer for other programs: purchase, refinance, cash out, rental cash out, Jumbo cash out...

Call GMCC Loan Officer For Free Consultation

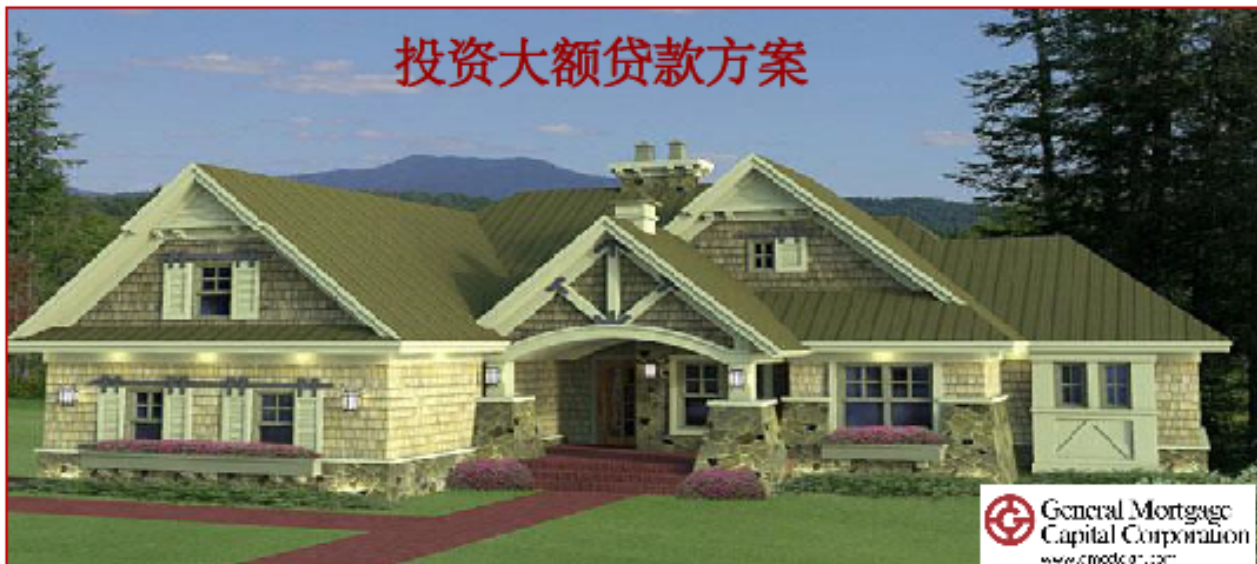
Name
NMLS#
Phone
eMail
Website

GMCC DRE: 01509029 NMLS: 254895

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投资大额贷款方案



- GMCC 投资大额贷款方案
- 10yr ARM, 5.625%, no points, 5.75% APR

以12/13/2022这天利息为准:

贷款金额 \$780k (至 \$1.5m), 65% LTV, 信用分760, 需提供完整的贷款文件, 名下最多有四套贷款的房子, 市场变化恕不另行通知.

请立即咨询您专属GMCC贷款专家了解更多详情:

所有项目如有变动, 恕不另行通知,其他条件可能适用.

所有的贷款都要经过核保批准和信用审查,本广告并不代表信用批准.

请致电GMCC贷款专员了解其他项目: 购买、再融资、套现、租房套现、巨额融资/套现等.

请联系GMCC 贷款专员免费咨询详情

姓名:

NMLS#:

电话:

邮箱地址:

网址:



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GMCC SUPPORTS YOUR AFFORDABLE DREAM HOME IN NV

- **Total 4% down payment assistance.**
- **0% interest down payment assistance forgivable second after 3 years.**
- **No first-time buyer requirement.**

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All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply.
This does not represent any credit decision.

Please contact

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Email

Phone

NMLS#

Website

Please reach out to GMCC for further details and Information!

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● **4%** 首付辅助

● **0%** 利率首付辅助3年后可免除第二贷款

● 无需首次买房

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邮箱

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NMLS#

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TEXAS Affordable GMCC Special

- ✦ **3-2-1 buydown allowable with program.**
- ✦ **5% down payment assistance total.**
- ✦ **MCC Tax Credit gives you reimbursement for 20% of your mortgage interest paid. (Can be used in addition to DPA)**

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might apply. This does not represent any credit decision.

Please contact

Name

Email

Phone

NMLS#

Website

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德州买房 GMCC 专辑

- ✦ **3-2-1 买低利率.**
- ✦ **5% 首付款辅助计划.**
- ✦ **MCC Tax Credit 提供 20% 贷款利率返还.**
(可用于首付款)

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200