



# Non-QM or Full doc to help house upgrade / downsize: **BUY WITHOUT SELL FIRST** Cheaper than Bridge loan



- ✓ For house upgrade or downsizing
- ✓ Letter of intent to sell need be provided
- ✓ Loan amount from **\$150k to \$3m**
- ✓ **Min 20% down & Departure property equity 20% & DTI up to 55%**
- ✓ can use non-QM: Bank statement programs, VOE, P&L
- ✓ can use **3-2-1** buy down help lower monthly payment significantly
- ✓ available in all **48** states **GMCC** is licensed

**NATIONWIDE - DIRECT LENDER**  
Meeting All Your Mortgage Needs  
Over **100+**  
Investor/Program Selections  
★

### Please Contact

Name: Phone:  
NMLS: Email:



Please reach out to GMCC for further details and information! Email: [INFO@GMCCLOAN.com](mailto:INFO@GMCCLOAN.com)

※ All loan programs and rates subject to underwriting and change without advance notice, additional restriction may apply. This does not represent any credit decision.

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.