



# Affordable Programs

## GMCC Flex CRA

### ✓ Using Alternative Doc to Qualify

- No Tax Return
- No Paystubs

### ✓ Debt to Income Ratio up to 50%

### ✓ 100% Gift Funds for Down Payment, Even for Investment Purchase

### ✓ Min FICO 660



- DTI up to 50%
- 1 Unit  
LTV 80% \$1M, FICO 660  
LTV 75%, 1.5 M, FICO 700
- Condo, 2-4 units also available

Your trusted  
direct lender  
catering to all  
your mortgage  
needs

Subject to Income Limit OR Census Tract Limit in the following Eligible Counties:

- CA: Los Angeles, Orange, San Diego, Santa Clara, & San Francisco
- VA: Fairfax
- IL: DuPage & Cook
- NJ: Middlesex
- NY: New York
- TX: Collins, Dallas, Tarrant, & Harris

All programs/rates are subject to change and underwriting approval without advance notice, additional restrictions might 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.

General Mortgage Capital Corporation, Real Estate Broker, California Department of Real Estate CA DRE 01509029, NMLS# 254895. HQ: 1350 Bayshore Highway, STE 740, Burlingame, CA 94010, Licensed in 48 States and DC. Visit [WWW.GMCCLOAN.COM](http://WWW.GMCCLOAN.COM)