

## LOAN SPOTLIGHT



**Summary:** Pacific Financial Group is pleased to have arranged financing for an owner-occupied luxury condo in San Diego County. The challenge was finding a lender willing to underwrite income based on future earnings - not past earnings as reported on tax returns. The borrower won a court settlement and was awarded a large lump sum payout in January 2017 followed by 7 years of annual installment payments, otherwise known as a structured settlement. Most lenders passed on the loan, citing a lack of adequate qualifying income for the two previous years, but we were able to find a lender willing to think outside of the box and offer a competitively priced ARM loan (w/ a fixed rate for the first 5 years). The borrower's down payment, available cash reserves and credit were more than sufficient to qualify for the loan request, and in the end the lender used future income (based on a fully executed structured settlement agreement, among other criteria) rather than a more traditional asset depletion model, which would have resulted in significantly less loan proceeds or, worse yet, a denial of the loan.

**New Loan:** \$544,000

**Property Type:** Luxury Condo (Owner Occupied)

**Location:** San Diego County

**Purpose:** Purchase

**Loan Program:** 5 Year Fixed ARM

**Rate:** 4.875%

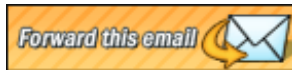
**Term/Amortization:** 30 years / 30 years

**LTV:** 65%

**Prepay:** None

*If you or someone you know might need our services, please forward this email to them or contact us for a loan quote specific to a property at (415) 680-0121.*

**Ask us about our low cost apartment loans and our generous referral fees for 5+ multifamily and commercial real estate loans!**



## ABOUT OUR SERVICES

Pacific Financial Group is a full-service brokerage firm dedicated to providing clients with real estate loans, investment advice, financial planning and insurance services. Our success is the result of our client-focused commitment, professional integrity, industry and market knowledge and unique private banking approach to understanding the financial needs of our clients and delivering specifically tailored solutions. **[Visit our website to obtain additional information about the types of investment advice and insurance services we offer.](#)**

## APARTMENT LOAN PROGRAMS

**[Hot Money: We offer low cost apartment loans from \\$500K & up in California. No origination fees, no lender fees and capped closing costs!](#)**

We are pleased to provide access to a large selection of 5+ unit multi-family loan programs from which to choose so you are assured of finding one that is best suited to meet your particular investment objectives. Drawing from our diverse pool of capital sources, your loan program options are limitless. **[Visit our website to obtain additional information about available apartment loan programs and interest rates.](#)**

## COMMERCIAL LOAN PROGRAMS

**[Hot Money: Ask use about CRE loans for properties occupied by marijuana dispensaries or cultivators from \\$1MM & up in California. Fixed rate loans with interest rates starting in the mid 6's with 25-30 year amortizations.](#)**

We understand the importance of finding the best available financing to maximize your return on investment and have access to a large selection of commercial loan programs for office, retail, single tenant, self storage, industrial, hospitality, mixed use and owner-occupied commercial buildings, so you are assured of finding one that is best suited to meet your particular investment objectives. Commercial loans are available from a diverse pool of capital sources which include local and regional banks, credit unions, life insurance companies, conduits, pension funds and private investors. **[Visit our website to obtain additional information about available commercial loan programs and interest rates.](#)**

## RESIDENTIAL LOAN PROGRAMS

We have access to over 30 lenders that offer a variety of loan program options for owner-occupied residences, 2nd homes or 1-4 investment properties. Why limit yourself and deal with one lender when you can have access to a diverse pool of lenders with much more loan program options from which to choose? Below are some of the loan program features currently offered:

- Loans to single member LLC's and revocable trusts
- Stated income and interest only loans
- Debt ratios up to 50%
- Loan amounts up to \$3,000,000
- 100% gift toward a purchase down payment
- No monthly M.I. options available

- No income verification for investor properties / unlimited # of properties financed
- Low down payment loan programs for first-time home buyers (conventional & jumbo)
- Delayed purchase financing
- Unlimited cash out

**Call us today to discuss your specific loan needs.**

**Samuel A. Shummon, J.D.**

Principal & Managing Broker

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*STAY CONNECTED*

