



Pacific Bay Lending, Inc.

DIFFICULT PROPERTIES? UNIQUE BUYERS? WE HAVE THE LOANS FOR YOU!

- Unique properties, unpermitted additions, manufactured outbuildings, multi-units, mixed use, deed restrictions and more
- No Credit and Limited Credit programs including Jumbo
- Foreign National, Work Visas, Treaty Visas, Student Visas, Diplomatic Visas, DACA, and EAD, OPT, CPT permits - No US credit required
- Aggressive asset depletion program that can be coupled with other income and cash out can be used as income (a reverse mortgage alternative)
- Cash-out with no seasoning and unlimited cash in hand, cash out on homes listed for sale. Cash out can be used as reserves.
- Gift of equity, gifted reserves and gifted down payment including investment properties
- Acreage and hobby farms with no acreage limit, AG zoning allowed
- Removal of a departing residence from DTI and reserves if 30% or more equity is present. Must be listed for sale by new home's closing date
- Short time self-employed borrowers and /or 1 year tax return program at lower LTV priced as Full Doc
- RSU, stock awards, grants and options may be used as income
- Funding / Titling in LLC allowed for investment properties
- Non-occupant co-borrowers allowed on rate term refi, cash out refi, second homes, and purchases with true blended ratios
- Use of departing residence rental income allowed with no lease, security deposit, or landlord history

Click or call for details: isking3@mchsi.com or (707)998-3612

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