

# 100% Gifts Funds

for down payments and closing costs on all loan programs.



## Borrowers Who Love Us

### **Self-employed**

12 month CPA / Tax prepared P&L accepted

### **Small business owners**

May qualify without traditional income verification

### **Lower income families**

Share or pool extended family resources to qualify

### **Foreign nationals**

Individuals seeking mortgage financing in the U.S.

### **Real estate investors**

May qualify with only the subject property income

### **Immigrants**

Purchase or refinance a home based on your overall financial profile

### **Commission based workers**

May qualify for a mortgage despite fluctuating or cash based income

### **Retirees**

Put significant savings or home equity to work

All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. This does not represent an offer to enter into a loan agreement. Other requirements, restrictions & limitations apply. Information is accurate and effective as of October 31, 2025 & is subject to change without notice.

