



January – February 2012 - Niche Sheet

Nationwide Real Estate Considered

- Nationwide 1-4 Units & Commercial Rental Real Estate
- Non-Owner Occupied Only - No Primary Residences Please
- 1st TD Positions
- No Upfront Due Diligence Fees
- Speak to Investors Directly who write the check

- Rates as low as 9.99%
- Top MSA Cities Preferred
- 12 – 48 Month Terms Available
- Investor Fees Start at 2% Points / Broker Points up to 4%
- Higher LTVs considered
- Loans starting from \$200k+
- Quick Close 10-15 Business Days
- Brokers Always Protected

Documents Needed for Review for a Letter of Intent with Loan Submission Form – [Links in Documents](#)

1. Appraisal or Pictures
2. [1003](#) or [Personal Financial Statement](#) (per borrower or guarantor)
3. Credit Report (per borrower or guarantor)
4. Executed Purchase Contract – Purchase Only
5. [Loan Submission Form w/ Loan Summary](#)

Nationwide Real Estate Considered – Case By Case on Every Loan

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Direct Federal Mortgage Inc



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Higher LTV's considered with really strong compensating factors

Residential - Hard Money

- Residential to 50% LTV (R/T to 50% LTV) – Case by Case
- Non-Owner Occupied & Investment Properties Only Considered
- Property Owned Under 24 Months we fund from HUD Purchase Price
- Minimum Value \$400k against Loan Minimum of \$200k
- Performing Properties at 1.1% DSCR Minimum – No DSCR = No Loan
- Foreign National NOO Only to 50% LTV no CLTV considered
- Metropolitan Areas Only / Low FICO, BK OK
- Tier 5 Markets MSA: 100,000 – 249,999 People (case by case)
- Purchases to 50% LTV of Executed Purchase Contract Price Only
- No seasoning on All Cash Purchases - Cash-Out Max to 50% HUD Price

Entitled / Permitted / Raw Land / Residential & Commercial

- Land Max 20% LTV (case by case per state) NO RURAL Properties!
- MSA 100,000 People / No Rural Land / Loan Minimum \$200k Nationwide
- Property Owned Under 24 Months we fund from HUD Purchase Price
- AS-IS Value Only – NO After Development Value Loans Considered

Commercial - Hard Money

- Commercial Rates from 8.25% up to \$10mm with 3 years in business
- Property Owned Under 24 Months we fund from HUD Purchase Price
- Performing Properties at 1.1% DSCR Minimum – No DSCR = No Loan
- All properties considered Up to 50% LTV
- Tier 4 MSA 250,000 – 499,999 People / Complete Packages Only

International Hard Money

- Loan Minimum \$5,000,000 – Non-Owner Rental Properties to 40% CLTV
- No Construction, Development, Rehab, Projects Considered at any LTV

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