

C2C Jumbo Lending Platform

All the loan products you need to successfully
market and close Jumbo clients.

CLEAR  CLOSE

HOME LOANS CORP.

CORP.NMLS#1700825



What are Jumbo loans & why you should know what loans are available?

- Anything over conventional loan limits. \$766,500
- Larger Sales Prices = More Commission
- Being knowledgeable with Jumbo lending will help you on listing presentations.
- Typically, Borrowers will use a 5/1 adjustable or 30 year options.
- C2C has several options for the Jumbo Buyer that we will review during this presentation.



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Traditional Jumbo Loan Products

- Loan Products go to \$3,000,000 (80% LTV)- Same Pricing as Big Banks!
- Primary & Second Home
- SFR, TOWNHOME or Condo
- Cash Out Refi (\$500,000 max Cash out)
- Credit Score 680+ Traditional Financing
- 30-45 Days Processing & UW
- Some products require reserve
- Jumbo UW guidelines may require additional documentation on traditional loan products

Non QM Jumbo Loans

- ▶ Bank Statement Loans 12/24 Months, Biz or Personal
- ▶ Credit Issues - BK, FC within past 24 months
- ▶ 90% LTV with 680+
- ▶ Below 680, 80% Max
- ▶ Credit scores down to 580 (rate reflects score)
- ▶ 90% LTV available 680 Credit Score

Bank Statements – P & L (primary)

- ▶ No MI
- ▶ Rates start at 6.875% range – 2+ Points
Origination Fees
- ▶ Loan Amounts to \$3 million
- ▶ 30- 45 day closing
- ▶ DSCR Loans – Stated Income – Investment Properties (80% LTV Max)



Niche Jumbo Loan Products

- Foreign National Loans up to \$3 million
- Cond Tels up to \$1.5 Million
- Jumbo loans up to \$10 million Dollars
- Commercial Loans to 20 millions Dollars
- Investors Loans up to \$1,000,000



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Combo Loan Conforming 1st and Heloc ~ 2nd Loan

Conventional

- ▶ Conventional Loan to \$484,350
- ▶ Conventional Guidelines
- ▶ Closes in 18-21 days
- ▶ 680+ Credit Score needed
- ▶ Stay away from reserve requirements
- ▶ Speed to market

Heloc ~ 2nd

- ▶ Up to 89.99 CLTV
- ▶ Prime plus 2
- ▶ PITI payments
- ▶ Can be paid down, remains open as a standard HELOC and available to clients.
- ▶ \$250,000 max



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Clear 2 Close Home Loans should always be your first call for Jumbo financing!



With EVERY jumbo loan product available in the country, C2C should be on your list of recommended lenders for jumbo loans.



No other lender has the combination of Jumbo loan products available for a jumbo client.



Keep our number available and make us your first call for a jumbo quote.



Between our bank matching interest rates on Traditional Jumbo Loans and our Unique Niche Products, every jumbo borrower will have the perfect loan available.



Experienced Loan Officers & Processors that know how to close Jumbo Loans.