

# One-Stop Shopping

## Ten Reasons to Go with Us

### 1. Innovative Products.

The Only Jumbo and Alt-Doc Provider You Need!

### 2. Exceptions are common and encouraged.

"Tell me the story" ... we'll find a product fit!

### 3. No Down Payment Options Available:

Adjustable Rate or Fixed Rate Products; Full Doc or Stated Income; Purchase or Rate-Term Refi

### 4. Interest-Only Options with Rates Starting Under 3%

One-month, 6-month, 3-year, 5-year, 7-year and 10-year programs available.

Save big money on monthly payments.

### 5. Jumbo Loans to \$2.2 Million (full doc) - Stated Income to \$1.5 Million

Adjustable Rate and Fixed Rate Programs - Save money with No MI piggyback options

### 6. 95% NO DOC LOANS with 620 Credit Score to \$500,000

You don't tell ... we won't ask.

No Income, Asset or Employment verification, 90% Cash-Out

### 7. High LTV Investment Properties

Full Doc/Stated Income, Multiple Properties (with exception approval),

90% Investment Property Cash-Out HELOCs Full Doc & Stated Income

### 8. "PIGGYBACK" Product Experts

Avoid Mortgage Insurance

100% CLTV 80/20 Purchase/ R/T Full Doc & Stated Income

95% CLTV No Ratios Calculated, 95% CLTV Cash-Out Full Doc & Stated Income,

95% CLTV Investment Property Full Doc, 90% CLTV Stated income

### 9. HELOCs & Fixed Second Mortgages

Full Doc & Stated to 95%

90% Cash Out Investment

### 10. Variety and Convenience

Loans from \$10,000 to Super Jumbo, with on-line loan approvals 24 hours a day.

**Mike Munzing**

**[www.MikeMunzing.com](http://www.MikeMunzing.com)**

Pacific Mercantile Bank

(949) 689-LOAN Fax: (949) 709-5627

Email: [Mike@MikeMunzing.com](mailto:Mike@MikeMunzing.com)

Put my 15 + years of Experience to work for your Buyers! As a Direct Lender & a Broker, I have access to all of the Hottest Programs available!

**[www.MIKEMUNZING.com](http://www.MIKEMUNZING.com)**  
Direct Lender & Broker  
Cell Phone#: 949-689-LOAN (5626)  
Email: [Mike@MikeMunzing.com](mailto:Mike@MikeMunzing.com)

