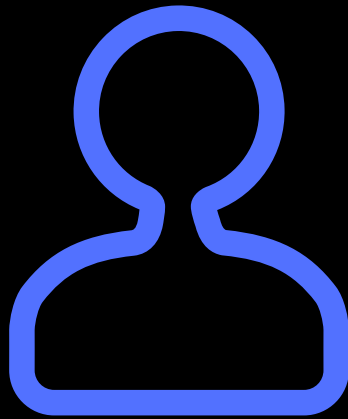


Home Purchase Guide

New Capital Finance

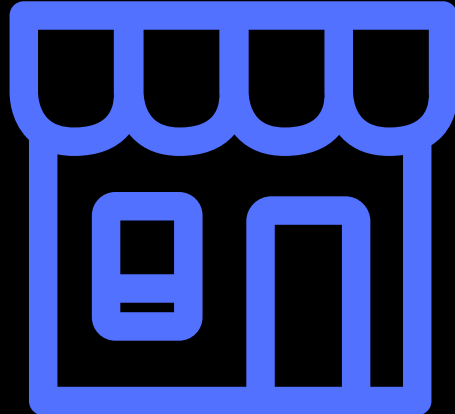


NMLS# 1901157



APPLY

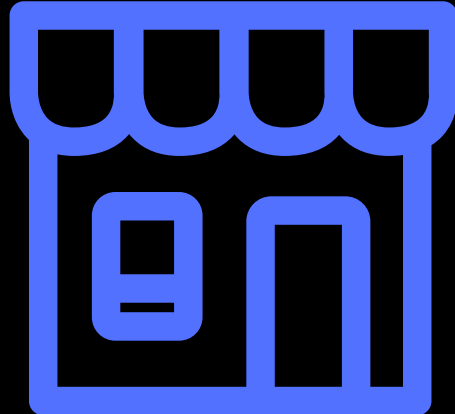
newcapfinance.com/apply



ABOUT US

New Capital Finance is a full service mortgage brokerage licensed in Colorado.

We specialize in quick closings and unparalleled customer service for borrowers with strong income, little debts, solid employment history, sizeable assets and good credit.



WHY USE US?

- We can close clean files in 20 days or less
- Our rates and fees are lower than most competitors in the market
- You will receive top-notch customer service
- You can reach our staff 24/7 around the clock
- We make the purchase and refinance process fun



PURCHASE PROGRAMS

Quick Close Conventional

FHA

VA

USDA

Bank Statement (Owner Occupied)

DSCR Investor (Non Owner Occupied Only)



QUICK CLOSE CONV.

- Close in 20 days or less
- 3% down payment (Must be your own money or gift from blood relative; seller can pay up to 3% toward closing costs which are separate)
- Tax returns, W2s, pay stubs, bank statements required with no issues (e.g. no overdrafts/NSFs)
- \$75k minimum loan amount
- Strong income and assets required
- Strong employment history required (e.g. no job gaps and must be working at least 40 hours/wk)
- 640 FICO required with no credit issues



FHA

- Close in 30-45 days or less
- 3.5% down payment (Must be your own money or gift from blood relative; seller can pay up to 6% toward closing costs which are separate)
- Tax returns, W2s, pay stubs, bank statements required with no issues (e.g. no overdrafts/NSFs)
- Proof of 12 months' rental history required
- Strong income and assets required
- Strong employment history required (e.g. no job gaps and must be working at least 40 hours/wk; OT only counted with 2 year history)
- 640 FICO required with few credit issues



VA

- Close in 30-45 days
- 0% down payment (Seller can pay up to 4% toward closing costs which are separate)
- Tax returns, W2s, pay stubs, bank statements required with no issues (e.g. no overdrafts/NSFs)
- Certificate of Eligibility required from VA
- Proof of 12 months' rental history required
- Strong employment history required (e.g. no job gaps and must be working at least 40 hours/wk with stable income)
- 640 FICO required with few credit issues



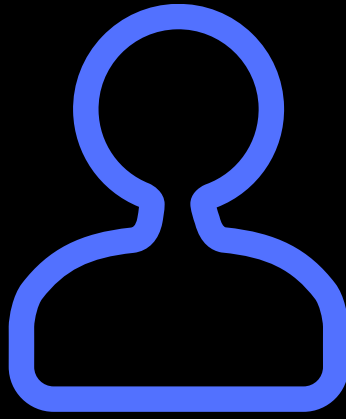
USDA

- Close in 30-45 days
- 0% down payment (Seller can pay up to 6% toward closing costs which are separate)
- Tax returns, W2s, pay stubs, bank statements required with no issues (e.g. no overdrafts/NSFs)
- Rural Properties only; no urban areas permitted
- Proof of 12 months' rental history required
- Strong employment history required (e.g. no job gaps and must be working at least 40 hours/wk with stable income)
- 640 FICO required with few credit issues



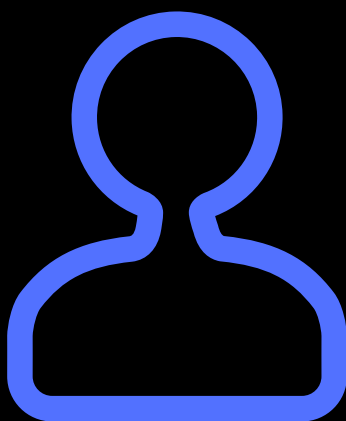
BANK STATEMENT

- Close in 45-60 days (Higher rates & fees)
- Business owners only with 2-year history
- No Tax Returns, W2s, or 1099s required
- 12 months' business bank statements required
- CPA letter and Business License verifying 2 years' worth of business ownership + 3rd party business listing required (e.g. Google, Yelp, etc.)
- 700 FICO + 10% down + 3 months' reserves
- \$200,000 minimum purchase price
- Owner Occupied OK



DSCR INVESTOR

- Close in 45-60 days (Higher rates & fees)
- Must have some sort of job title to list on the application (But we do not verify employment)
- No Tax Returns, W2s, or 1099s required
- Non-owner-occupied rental properties only
- 700 FICO + 20% down + 3 months' reserves
- \$200,000 minimum purchase price
- Monthly rental income must be 25% higher than mortgage payment (Including tax/ins/hoa fees)



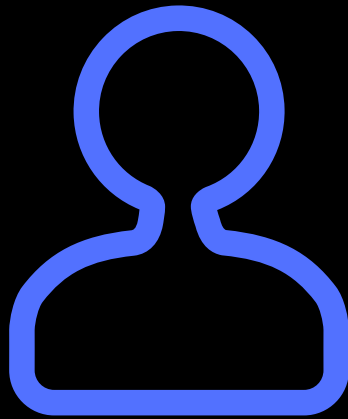
CONTACT US

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APPLY

newcapfinance.com/apply

DISCLOSURES

This document is strictly intended for informational purposes. This is not a commitment to lend nor is it an exhaustive list of guidelines.

Not all consumers will qualify for the lending products listed in this pamphlet. A full application must be reviewed and underwritten to determine if a loan can be approved.

This information does not guarantee a loan for any specific consumer and this is not a commitment to lend funds.

Interest rates on some programs (I.E. down payment assistance, alt doc self-employed, no doc rental, etc.) are higher than traditional conforming loans.

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