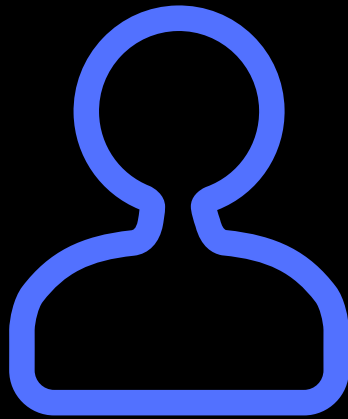


Home Refinance Guide

New Capital Finance

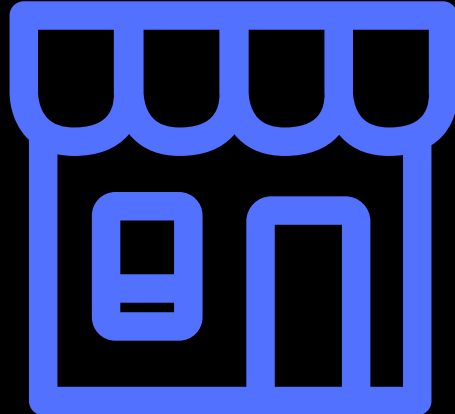


NMLS# 1901157



APPLY

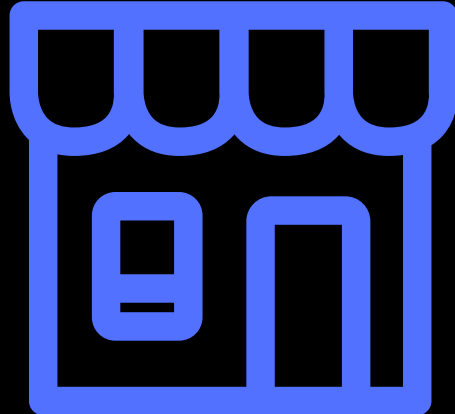
newcapfinance.com/apply



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



REFINANCE PROGRAMS

Quick Close Conventional

FHA

VA

USDA

Bank Statement (Owner Occupied)

DSCR Investor (Non Owner Occupied Only)



QUICK CLOSE CONV.

- Close in 30 days w/ costs rolled in
- Up to 95% LTV rate & term (Depends on occupancy and # of units)
- Up to 80% LTV cash out (Depends on occupancy and # of units)
- Full income & asset documents required
- \$75k minimum loan amount
- Strong income & 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 w/ costs rolled in
- Up to 96.5% LTV rate & term (Depends on occupancy and # of units)
- Up to 80% LTV cash out (Depends on occupancy and # of units)
- Full income & asset documents required
- \$75k minimum loan amount
- Strong income & employment history required (e.g. no job gaps and must be working at least 40 hours/wk)
- 640 FICO required with no credit issues



VA

- Close in 30-45 days w/ costs rolled in
- Up to 100% LTV rate & term (Depends on occupancy and # of units)
- Up to 90% LTV cash out (Depends on occupancy and # of units)
- Full income & asset documents required along with Certificate of Eligibility from VA
- \$75k minimum loan amount
- Strong income & employment history required (e.g. no job gaps and must be working at least 40 hours/wk)
- 640 FICO required with no credit issues



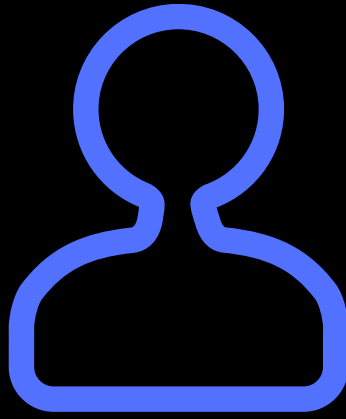
USDA

- Close in 30-45 days w/ costs rolled in
- Up to 100% LTV rate & term (Depends on occupancy and # of units)
- Rural properties only (Must meet map eligibility per USDA website)
- Full income & asset documents required
- \$75k minimum loan amount
- Strong income & employment history required (e.g. no job gaps and must be working at least 40 hours/wk)
- 640 FICO required with no credit issues



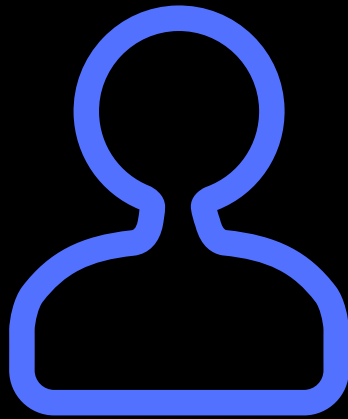
BANK STATEMENT

- Close in 45-60 days w/ costs rolled in
- Business owners only with 2-year history
- No Tax Returns, W2s, or 1099s required
- 12 months' business bank statements required
- Up to 90% LTV rate & term
- Up to 80% LTV cash out
- 700 FICO required w/ 3-9 months' reserves
- \$150,000 minimum loan amount
- Owner Occupied OK



DSCR INVESTOR

- Close in 45-60 days w/ costs rolled in
- 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 w/ 3-6 months' reserves
- Up to 80% LTV rate & term (\$150k minimum)
- Up to 70% LTV cash out (\$150k minimum)
- Monthly rental income must be 25% higher than mortgage payment (Including tax/ins/hoa fees)



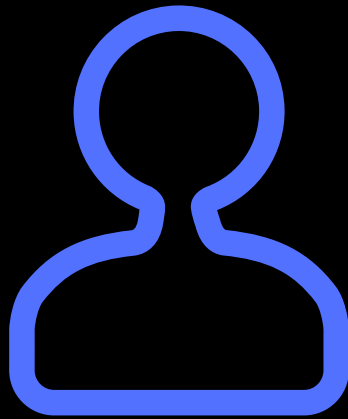
CONTACT US

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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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