



TAG LENDING GROUP LOAN PROGRAMS

	PROGRAM	DESCRIPTION	SCAN TO DOWNLOAD FLYER
	CONVENTIONAL	<ul style="list-style-type: none"> Can be used for primary, secondary, and investment properties. More flexibility in loan terms and structures. No upfront funding fee required. Potentially lower interest rates for borrowers with excellent credit. 	
	JUMBO 20% DOWN PAYMENT	<ul style="list-style-type: none"> Can finance high-value properties. No private mortgage insurance (PMI) required. Flexible terms and loan structures. Potential for competitive interest rates. Opportunity to invest in luxury real estate. Can be used for primary, secondary, or investment properties. 	
	JUMBO 10% DOWN PAYMENT		
	FHA	<ul style="list-style-type: none"> Down payments as low as 3.5%. Accessible to borrowers with credit scores starting at 580. Higher debt-to-income ratios allowed. Loans are assumable by home buyers. Sellers, builders, or lenders can cover closing costs. 	
	VA	<ul style="list-style-type: none"> No down payment is required. No private mortgage insurance (PMI). Competitive interest rates. Flexible credit requirements. No prepayment penalties. Assumable loan options. 	
	0% DOWN PROGRAM	<ul style="list-style-type: none"> For very-low-income borrowers whose qualifying income is at or below 50% AMI (VLIP borrowers), they will receive a \$2,500 credit as part of the 3% assistance. This credit does not need to be repaid by the borrower and lowers their debt obligation from the second lien. 	

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	1% GIVEBACK PROGRAM	<ul style="list-style-type: none"> TLG will give up to 1% towards borrower(s) closing costs or any potential rate buy-down Lender credit will be derived from premium pricing 	
	DSCR	<ul style="list-style-type: none"> Loan Amounts up to \$6 Million Up to 75%-80% CLTV No income or employment verification 	
	BANK STATEMENT PROGRAM 20% DOWN PAYMENT	<ul style="list-style-type: none"> Suitable for self-employed with fluctuating income. Qualify based on bank statements, not tax returns. Faster approval process than traditional loans. Flexibility for unique financial situations. Opportunity for non-traditional income sources. Helps overcome challenges of strict income documentation. 	
	FOREIGN NATIONAL PROGRAM	<ul style="list-style-type: none"> Access to financing for non-U.S. citizens purchasing property in the U.S. Opportunity to invest in U.S. real estate market. Potential for higher loan amounts. Diversification of investment portfolio. Flexibility in loan terms to suit international borrowers. Possibility of generating rental income or capital appreciation. 	
	NO INCOME, NO RATIO PROGRAM	<ul style="list-style-type: none"> Loan Amounts up to \$2,000,000 FICO scores as low as 660 for Purchase, Rate and Term, and Cash Out Refinance Debt-to-Income (DTI) calculation not required for Primary homes, Second homes, and Investment properties 	



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	PROFIT AND LOSS PROGRAM	<ul style="list-style-type: none"> Applicable for all types of occupancy Not applicable for First-Time Home Buyers (FTHB) Applicable Property Types: Single-Family Residence (SFR), Condominium, Townhome (No rural properties or units) 	
	BRIDGE LOAN	<ul style="list-style-type: none"> No Verification of Income required Minimum of \$50,000 and Maximum of \$50 million, but can be higher Average \$10-\$15 million 	
	BUY BEFORE YOU SELL PROGRAM	<ul style="list-style-type: none"> Unlock equity from your home with ease Make a strong offer on your new home without a home sale contingency — and avoid moving twice. 	
	PIGGYBACK/HELOC LOAN	<ul style="list-style-type: none"> Involves two simultaneous loans. First loan covers 80% of home's price. Second (HELOC) covers remaining 20% or acts as a line of credit. 	
	USDA LOAN	<ul style="list-style-type: none"> No down payment required. Must be in eligible rural or suburban areas. Income limits apply based on location and household size. 	
	COMMERCIAL LOAN	<ul style="list-style-type: none"> Access to funds for business expansion or real estate investment. Higher loan amounts than residential mortgages. Potential tax benefits, like interest deductions. 	

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	PRIVATE MONEY LOAN	<ul style="list-style-type: none"> Faster approval process compared to traditional loans. Flexible eligibility criteria, accommodating borrowers with poor credit. 	
	NON-WARRANTABLE CONDO	<ul style="list-style-type: none"> Access to financing for condos that don't meet standard lender guidelines. Opportunity to purchase unique or non-traditional condo properties. 	
	CONSTRUCTION FINANCING	<ul style="list-style-type: none"> Rates: 11.9% Close in 48 hours 1% Origination Fee to Easy Street Capital 	
	HOMEReady LOAN PROGRAM	<ul style="list-style-type: none"> \$5,000 grant Flexible income limits Minimum FICO score required: 620 	
	DOCTOR'S LOAN PROGRAM	<ul style="list-style-type: none"> Loan-to-Value (LTV): Up to 97% Minimum Credit Score: 620 Debt-to-Income Ratio (DTI): Up to 50% 1% Towards Closing Costs/Rate Buydown (1% Giveback Program) 	
	HOMETOWN HEROES PROGRAM	<ul style="list-style-type: none"> Florida Hometown Heroes allows borrowers to receive up to 5% of the loan amount (capped at \$10,000 min- \$35,000 max) in down payment and closing cost assistance 	

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	DSCR INVESTOR LOAN – 85% LTV!	<ul style="list-style-type: none"> Up to 85% LTV for Purchase and 80% R/T and 75% LTV for Cash-out Refi. Available for 5-8 Unit properties with LTV up to 70%. Loans up to \$1,500,000 for 1-4 Unit Properties and up to \$2,000,000 for 5-10 Unit Properties. 	
	DSCR INVESTOR PROGRAM	<ul style="list-style-type: none"> First-time Homebuyers Allowed (12 months housing history 680+ FICO) 80% Max LTV, \$1.5M Loan Max) 	
	DSCR MAX INVESTOR PROGRAM	<ul style="list-style-type: none"> Loan Amount (Min - Max) \$150K - \$2M+ (1 appraisal) / \$2M - \$3M (2 appraisals) Make a strong offer on your new home without a home sale contingency — and avoid moving twice. 	
	KIND NATIONAL DPA PROGRAM	<ul style="list-style-type: none"> FHA-Only Down Payment Assistance (DPA) FHA 3.5% + 5% DPA CLTY Up to 101.5% DPA Assistance 5% Grant or Second Lien Forgivable Option - Not available when the First is FHA High Balance Primary Residence Only, No Investment Properties Minimum Credit Score of 600 	
	ELEVATE GRANT DPA PROGRAM	<ul style="list-style-type: none"> Provides up to 3.5% grant options for down payment assistance and closing costs. It is available for FHA and Conventional products, designed to assist low-to-moderate-income families. FHA Grant options: 2% or 3.5%. Conventional Grant options: 1%, 2%, or 3%. Minimum credit score: 620 	
	BOOST DPA PROGRAM	<ul style="list-style-type: none"> Boost DPA offers 3.5% repayable and forgivable FHA and USDA options, along with a 5% repayable FHA option. No Income Limits for FHA DTI Determined by DU/GUS Approval (FHA 580–599 FICO = 45% DTI Max) No Minimum LTV or Maximum CLTV Minimum credit score: FHA is 580 and USDA is 640 	

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	AURORA DPA PROGRAM	<ul style="list-style-type: none"> Minimum Credit Score: 600 First-Time Homebuyers allowed (but not required) Assistance Options: 3.5% or 5% Repayable/Forgivable 	
	SHARED APPRECIATION DPA PROGRAM	<ul style="list-style-type: none"> 2% or 3.5% Down Payment Assistance (DPA) program requiring the delivery of the underlying first lien (FHA, USDA) with the subordinated second lien Available in specific markets with no 1st time homebuyer restrictions DPA source of funds from non-profit meets agency requirements Shared Appreciation at the end of year five or Maturity Event 7% Fixed Interest Rate 	
	SMARTBUY DPA 2 OPTIONS AVAILABLE FOR FHA BORROWERS	<ul style="list-style-type: none"> Forgivable and repayable available No Income Limit Minimum FICO Standard Option for Forgivable 620 Minimum FICO (1 & 2 Unit: 620, Manufactured Homes: 640) Minimum FICO Standard Option for Payable 660 Minimum FICO (Manufactured Homes = 660) Minimum FICO Blended Option for Forgivable 660 on Borrower, No Minimum on Co-Borrower Minimum FICO Blended Option for Payable 670 on Borrower, No Minimum on Co-Borrower 	
	CLOSED-END SECOND MORTGAGE	<ul style="list-style-type: none"> 85% Max CLTV Full Doc & Bank Statement Owner Occupied, 2nd Home One Year Self-Employed available Credit Scores down to 660 Loan Amounts to \$750,000 	
	NON-QM COMBO LOAN PROGRAM	<ul style="list-style-type: none"> Self-employed borrowers or those with non-traditional income sources. Borrowers with significant liquid assets. Up to \$3 million for eligible borrowers. Minimum FICO of 660 (higher credit scores may qualify for better terms). Flexibility for borrowers with recent credit events (e.g., BK, foreclosure). Up to 85% LTV for purchase and rate-term refinance. Max 75% LTV for cash-out refinance. 	
	NON-TRADITIONAL CREDIT PROGRAM	<ul style="list-style-type: none"> Eligible Loan Types: FHA, Fannie Mae (FNMA), and VA loans are available for purchase-only transactions. Credit Requirements: Borrowers without a credit score can qualify using alternative credit sources like rental history, utilities, and phone bills. Loan Limits & Property Types: FHA and FNMA follow standard loan limits, while VA loans allow up to \$1M. Eligible properties include SFRs, condos, and PUDs (manufactured homes allowed for VA). 	



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	ONE YEAR SELF-EMPLOYED PROGRAM	<ul style="list-style-type: none"> Requires ONLY ONE YEAR of self-employment Income qualifies with only 12 months most recent bank statements and previous year W-2 or 1099 Must be in the same line of work Minimum down payment of 20% Credit scores as low as 660 	
	ASSET DEPLETION PROGRAM SHOWDOWN	<ul style="list-style-type: none"> Use your savings, investments, and retirement funds instead of traditional income to secure a mortgage. Choose from Non-QM, Freddie Mac, or Fannie Mae programs based on your financial situation. Lenders divide your total assets by 60, 240, or 360 months to determine qualifying income. Great for Retirees & Self-Employed – Ideal if you have significant assets but limited monthly income. 	
	1099 ONLY	<ul style="list-style-type: none"> Offers financing up to \$8,000,000 Requires a minimum of 20% down Minimum two-year self-employment Minimum credit score of 620 	
	HOME EQUITY SOLUTIONS	<ul style="list-style-type: none"> No full condo review required. Minimum credit score down to 640. Up to 90% CLTV. Eligible for second homes & investment properties. 	