



YOUR SERVICE

FHA VA USDA Conventional ✔ FICO as low as 501 available ✔ 0% Down options for VA and USDA

0% Down options with FHA DPA program ✔ Other Down Payment Assistance options available

Refi up to 97% LTV ✔ 2nd-mortgage up to 80% CLTV ✔ Non-Occupying Co-Borrower OK

Reverse-Purchase/ReFinance for 62+ Borrowers ✔ W-2 Only program. No tax return needed

1099-Only income OK. No tax return needed ✔ Bank-Statement-Only Income OK. No tax return needed

CPA prepared PnL Income OK. No tax return needed ✔ One time close Construction-to-permanent mortgage

Foreign national OK



Shams Khan NMLS # 2348831

Mortgage Loan Originator

US Mortgage Lenders LLC

NMLS # 1108528

 **321-438-4052**



US Mortgage Lenders LLC NMLS # 1108528 is a Mortgage Broker US Mortgage Lenders LLC is not an Agency of the Federal Government. Programs, LTV, Rate, Term, shall vary based on Borrower's and collateral's profile and eligibility. Offer is not a net decision nor a Commitment. To send: Programs may expire without prior notice. Shams Khan, Mortgage Loan Originator NMLS # 2348831