# THE NRL MORTGAGE PRODUCT TOOLBOX

nrl mortgage
NMLS # 181407

**EVERYTHING YOU NEED IS AT YOUR FINGERTIPS** 

NRL Mortgage is a full service mortgage lender. We offer a full loan product menu including jumbo, conforming and government loan products. We currently have a broad range of investors that offer program flexibility to meet the demands of our buyers.

Product offerings and guidelines are subject to change at anytime without notice.

# CONVENTIONAL

NRL is a Fannie Mae and Freddie Mac Approved Seller/Servicer

- · Conforming & High Balance
- · HomeReady & Home Possible
- · RefiNow & Refi Possible
- · All MI options available
- · Manufactured homes eligible

# **FHA**

NRL is a Ginnie Mae Approved Issuer

- 580 minimum FICO
- FHA Streamline with no appraisal
- · No max DTI with AUS approval
- · Manufactured homes eligible

# **USDA**

NRL is a Ginnie Mae Approved Issuer

- 581 minimum FICO
- · USDA Streamline Assist with no appraisal
- · Manufactured Home Pilot Program

## VA

NRL is a Ginnie Mae Approved Issuer

- 580 minimum FICO
- · VA IRRRL with no appraisal
- · Zero down up to \$2 Million for veterans with full entitlement
- · No max DTI with AUS approval
- · Manufactured homes eligible

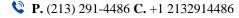
# **NICHE PRODUCTS**

- · Delegated jumbo options to available
- Delegated Non-QM including bank statement programs, assets-for-income
- · Delegated 100% Loan-to-Value Medical Professional Program
- · Reverse Mortgages
- · Non-Warrantable Condominiums
- Foreign National/ITIN
- · Broker options for renovation & one-time close

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# Sean Brown

Sales Manager | 286533



https://nrlmortgage.com/SeanBrown

### **NRL Mortgage**

NRL Mortgage 1150 S Olive Street Suite 10-138 Los Angeles California 90015



