

# Secret Private Money: 13 Scenarios California Direct Private Portfolio Lender Funded When Banks Said “NO”

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Jason Wheeler - Bay Area Mortgage Lender

## 13 SECRET SCENARIOS TO FUNDINGS

Other banks don't want you to know about these secret [portfolio lending](#) options that are available on non agency guidelines.

Put **Jason Wheeler and C2 Financial** in your "tool box" to get those challenging loans and Real Estate transactions done...

KEEP READING BELOW FOR OUR LATEST 13 PRIVATE [MONEY](#) FUNDING...

when others said "NO"

*Choose your own appraiser*

*Close at lighting speed*

*Get Fannie and Freddie exceptions...*



We specialize in private portfolio lending when other banks tell you NO.

Give us a call... We can't fund EVERY loan but we can sure do a lot more than most of those "other guys"

Simply defined, a "portfolio lender" is a bank or other lending institution that makes mortgage loans with the intention of

holding the loans in their investment portfolios.

Portfolio lenders can often offer consumers greater flexibility in the loan granting process, as well as down the road, than lenders who make mortgage loans with the intention of selling them – either immediately or at some time during the term.

If you are not sure and you are wondering **“What is Portfolio Lending”**

[WE ANSWER THAT QUESTION FOR YOU RIGHT HERE](#)

## **LOANS WE FUNDED... OTHER BANKS SAID “NO”**

1. | **Non Occ Co borrower Parents with 5 properties and High DTI; son with less than 1 year of receipt on the job....Dec 10th -dec 30th...15 business days....Funded**
2. | **619 FICO with collections; borrowers selling a hotel they lived in for the DP. FHA deal door to door in 15 business days..... Funded**
3. | **YOUR appraiser!: HVCC appraiser failed to value a unique property and the broker needed to use an appraiser from that area to get a good appraisal..... Funded**
4. | **Retired borrower with only 1 year of receipt of annuity income.Agency needs two years.....Funded**
5. | **Loss carryover on taxes made the income a negative, we look for true cash flow and therefore were able to qualify..... Funded**
6. | **Met all agency guidelines, but broker needed to close in 5 days. We actually funded on the 4th day of receiving the application..... Funded**
7. | **DTI a little HIGH: purchase 750 FICO strong borrower but limited income DTI upwards of 50.33% Funded**
8. | **600K loan cash out to 70% LTV with a 680 fico. Agency required a 740 fico and capped the LTV at 65%.....Funded**
9. | **Purchase of a second home where the borrower owned more than 4 financed properties.....Funded**
10. | **SELF Employed Borrower: Borrower is self-employed, but for less than 2 years..... Funded**
11. | **Borrower recently received a raise but did not with an average as conforming requires. We will take new salary immediately.....Funded**
12. | **Borrower was self employed and recently changed to a W-2 employee . Again we used the new salary for the new job to qualify..... Funded**
13. | **Property was 30 acre parcel and conventional lenders would not lend. We required 2 appraisals, but**



**GET YOUR LENDING QUESTIONS  
ANSWERED TODAY...**

**WE MAKE IT SO EASY THIS BABY  
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