Pacific Bay Lending, Inc.

No matter what property or income challenges you may have, there may be a loan for you

Conventional: Self- Employed – 1 Yr. tax returns
Conventional 100%: CalFHA + My Home Down Payment program
Non- QM: Don't have tax returns? Qualify with 1 yr. 1099/ W-2/WWOE/12 Mos. Bank Statement/P&L prepared by CPA-EA or CTEC
VA: Purchasing with Non-Vet who will occupy home
VA- Credit scores down to 500
FHA- 100% Down Payment Assistant programs to help with these costs- credit scores as low 580 with Fannie-Freddie Approval /660 Manual U/W
DSCR- Purchase or refi of investment property– no income needed- Uses rental income to offset Mortgage Payment- Rental ratios and Credit score determine loan to value (1-4 & 5 to 8 units)
MFH- Purchase or refi Single Wide/Double wide/Triple wide- Permanent foundation or not- On its own lot or in a park- or Pre June 15, 1976 Mobile Home
One Time Construction Loan: Conventional- FHA-VA & USDA -Purchase lot-construction loan and permanent loan all in one loan.
Renovation Loans: Purchasing a fixer or need repairs to your current home- Conventional, FHA, VA or USDA.
Off Grid Properties-Log Home- Hobby farms- large acreage- mixed: all considered
All of these loans products have specific guidelines, restrictions and credit score requirements. Loan to Value and rates also vary. Call for details.

If there is a loan product to assist in purchasing a home or refinancing the one you're in or an investment property, I will find it. If you have credit issues, I will help you find solutions to prepare you to purchase. From you first home to your last, I am here to help.
Experience, Knowledge & Integrity.

Susan King

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An Equal Housing Opportunity Lender