



**Ted Gehrke**

**Arizona's Premier Deal Maker**

**Turboloans.com**

NMLS ID #173369

A CELLA is a simple room, usually rectangular, with the entrance at one end and with the side walls often being extended to form a porch.

# THE CELLA SUITE

*Financing flexibility for homebuyers*

## PROGRAM INFO:

The Cella Suite offers a wide variety of product solutions for borrowers with higher debt ratios, difficult to verify income, recent derogatory events and much more.

- Fully amortizing and Interest Only ARMs available
- Non-Warrantable Condos
- \$50,000 minimum loan amount
- LLC Vesting allowed

## CELLA SUITE FEATURES:

### Prime Non-QM

For full document borrowers with higher debt ratios or the use of gift funds:

- Purchase, Rate/Term and Cash out
- Self-Employment: Considered with < 2yr history
- Non-Warrantable Condos: Acceptable
- Gift Funds: 100% of the down payment can be a gift (primary)
- Blind Trust and LLC Vesting: Allowed

### Alternative Doc

For borrowers with difficult to verify income:

- Asset Income - 12 months verified assets divided by 84 months
- Bank Statement Income - 12 months cash flow analyzed
- One Year Tax Return - Income calculated from the most recent tax return
- First time homebuyers allowed with additional restrictions
- 47% DTI

### Expanded

For borrowers with recent major derogatory credit:

- 660 minimum credit score
- One major derogatory event allowed
- Two year bankruptcy seasoning
- One day Foreclosure or Short Sale seasoning
- 45% DTI

## CONTACT US TODAY FOR MORE INFORMATION!



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