

CRE-A-TIVE Involving the imagination, the power of creating something different.

Looking for a creative portfolio lender?

DISCOVER Eastern Savings Bank – A TRUE PORTFOLIO LENDER

As an experienced portfolio lender we do not conform to Fannie Mae and Freddie Mac's guidelines. Every loan we originate stays in our portfolio – this gives us more flexibility – and allows us to **use our imagination and creativity!**

- Flexible in-house portfolio underwriting
- Jumbo loans – LTVs up to 85% with credit scores as low as 660
- Loans up to \$3.5MM – Call for higher amounts
- Flexible seasoning requirements on title, income or time on job
- Bridge, blanket and cross-lien mortgages
- Investors – no limit on the number of properties owned
- Non-warrantable condos and co-ops
- Self-employed borrowers who need common sense underwriting
- Corporation, trust, LLC and partnership loans
- Loans to foreign nationals
- Acquisition, rehab & construction loans
- Residential, commercial and mixed-use properties

Call Scott today. We think outside the box!

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