

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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