WE HAVE THE SOLUTIONS... *AND WE ARE FAST!*

It's simple! We qualify **MORE** buyers because we **HAVE** more loan programs

FINANCE SOLUTIONS

- ★ Conventional - 3% down
- ★ FHA - 3.5% down
- ★ Jumbo - 10% down
- ★ USDA - 100% financing
- ★ VA - 100% financing
- ★ Down payment assist – 100% financing
- ★ Reverse purchase & refinance
- ★ 3-2-1, 2-1 and 1-1 buydown
- ★ Lease land & Native 184 Loans

ALTERNATIVE SOLUTIONS

- ★ Bank statement only – no tax returns
- ★ 1099 only and P&L only programs
- ★ Asset depletion – qualify using assets
- ★ Investors – no income/AirBnB options
- ★ Bridge loans – cross qualify with equity from another property
- ★ Stated, alt-doc and hard money
- ★ Unwarrantable condos
- ★ Lower fico and reduced seasoning for BK, foreclosure, short sale, etc.
- ★ Commercial & construction financing
- ★ Foreign nationals & ITIN buyers
- ★ Fix & Flip & renovation loans
- ★ Interest only and 40 year terms

THE DIVITA ADVANTAGE

- ★ 50+ lender/investor relationships
- ★ WHOLESALE rates and speed
- ★ ZERO junk fees and ZERO origination with most programs
- ★ Decades of expertise with all solutions
- ★ 350 million in funded loans for 2021
- ★ Quick turnaround to closing

REALTOR CONCIERGE

- ★ 7-days availability (calls, texts, emails)
- ★ 24 hours pre-approvals (most same day)
- ★ Daily updates from our seasoned team
- ★ FULL loan approvals prior to contract
- ★ Purchase pledge – we meet or beat COE dates, or we reimburse the appraisal
- ★ We mirror your communication preferences

YOUR CALIFORNIA MORTGAGE EXPERTS

★

MYCAHOMELOAN.COM

DiVita

REVIEW CORNER

Ed Eyerman
Listing agent

I only learned of this team as the listing agent after they stepped in to rescue financing that fell through elsewhere. We've closed a handful of deals since including my own purchase. They are my main go-to and I highly recommend them!

Nader Sobh
First-time buyer

I was in contract awaiting my loan approval with another company for 2+ weeks. A friend suggested I quickly apply with Michael; the appraisal was ordered in under 24 hours and I had conditions to close in only 2-3 days. I was able to put less down, and I even got a much better rate. I was blown away!

Courtney Hill
First-time buyer

The entire process was flawless and competitive. Mike was so on top of everything, and I closed in 14 days. 10000% recommend!

Steven Burrows
Buyer's agent

My buyer went through DiVita Home Finance and the experience was so smooth and fast. I've worked more closely with the team since and highly recommend them!

YOUR CALIFORNIA MORTGAGE EXPERTS!

COMPETITIVE RATES, EXPANDED SOLUTIONS, AND DECADES OF EXPERIENCE

CALL, TEXT, OR EMAIL, ANY-TIME!

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