imb™

NICHE PRODUCTS



- **IMB™ has 70+ lenders** that offer the most competitive rates and products for standard and Non-QM (non-traditional) loan programs
- **Standard programs:** Conventional, Jumbo, VA, FHA, & USDA
- **10 bridge loan and buy before you sell programs** to allow your clients to tap the equity of their current home for the purchase of a new home. They can sell their current home during or after the purchase.
- **Temporary Rate Buy Downs** 1:1, 2:1, 3:2:1. Must be seller paid. Gives borrowers drastic payment relief and time for rates to drop and refinance.
- **Fix and flip, renovation, and DSCR (no income docs needed) loans for investors**
- **Condotel loans and non-warrantable condos** for properties that don't conform to conventional guidelines
- **Over 30 lender listings for down payment assistance and grants** to cover upfront costs.
- **Alternative credit** or tradeline programs for clients with little to no credit
- Multiple lender outlets for **DACA, ITIN, & Foreign National borrowers**
- **Reverse mortgages** to help older clients tap the equity in their homes to maintain a better standard of living and help pay their bills
- **Renovation loans** for conventional, FHA, and VA loan programs
- **Marijuana income allowed,** even if they own the company
- **All In One loan** for clients looking to pay down their mortgage quickly. They set up a checking account where the balance they keep is subtracted from the principal loan amount when calculating the interest they pay each month. It also acts like a line of credit where they can draw money from it if needed.
- **Asset depletion loans. Assets can be used as income** if someone doesn't have a job or income from other traditional sources
- **All in one construction loan** for clients that need money to buy land, build the home, and then convert that into permanent financing
- **Other Unique Programs:** Land Loans, manufactured homes, rural properties, commercial loans for more than 4 units, & Lock and Shop program for clients looking to lock the rate before they buy the home.

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