GREENBOX LOANS, Inc.

PROGRAMS · FOR LOAN OFFICERS

The file agency said no to.

Before you tell them no, text me the scenario. Find the borrower below, then send it over and we'll structure it on the phone.

SELF-EMPLOYED

Bank Statement
12 or 24 months of deposits instead of tax returns.

P&L Only
Qualify on a profit and loss statement.

1099 Only
Contractors and commission earners on 1099s.

LIGHT DOCS AND ASSETS

Written VOE
W-2 borrower qualified on a written verification of employment.

Asset Utilization
Retiree or asset-rich borrower with no paycheck.

ITIN

ITIN Full Doc / Alt Doc
Homeownership financing for ITIN borrowers.

ITIN DSCR
ITIN investors qualifying on the property.

INVESTORS

DSCR
Qualify on the property's rent, not personal income. Long-term and short-term rentals.

Foreign National DSCR
Non-U.S. buyers with no U.S. credit.

Business Purpose Only
Investment files vested in the investor's name, LLC or corp.

EQUITY AND HIGH BALANCE

Closed-End Second
Cash out without touching a low first lien.

Super Jumbo
High-net-worth borrowers above standard loan sizes.

Paul Montoya
Account Executive, Greenbox Loans · pmontoya@greenboxloans.com

(951) 265-1986

Greenbox Loans | NMLS# 333659 | CA DRE# 01300944 | For mortgage professionals only. Equal Housing Lender.

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HOW I CLOSE FILES

Here's how I close them.

1 **Send me the scenario**
Text or call. Credit, income type, property, occupancy and what got declined.

2 **I structure it with you live on the phone**
We pick the program and build the file to the guidelines together, before it goes in.

3 **It comes back from underwriting matching the plan**
Underwriting sees the file we built, so the approval looks like what we talked about.

Send it like this

Scenario: [purchase / refi / cash-out], [occupancy], [property type], [state], value $___, loan $___, FICO ___, income doc: [bank statements / P&L / 1099 / W-2 / rent]. What got declined and why.
Text it to (951) 265-1986. Scenario details only, no names or SSNs.

Not sure it fits?

That's what I'm for. Send it and I'll tell you which program I'd use, or that none fit, fast.

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