

## Your Answer to Stress Free **Home Loans...**

- ◆ For one of the **BEST** rates and **SERVICE** in town
- ◆ Conventional, Jumbo and Govt Home Loans ( FHA, VA )
- ◆ **No Income** Doc program for Self-employed borrowers
- ◆ **No Doc** purchase for Investors based on property cash flow
- ◆ FHA loans with 500 FICO
- ◆ 95% Loan with **no PMI** at 620 FICO
- ◆ Loans up to \$679,650 with 5% down - All Gift funds OK
- ◆ Loans with only 6 to 12-months Bank st for self-employed borrowers
- ◆ Loans for Foreign Nationals—call for details
- ◆ We can close in 21-days!
- ◆ Condo with litigation allowed
- ◆ 1-day out of Bankruptcy, short sale, foreclosure
- ◆ Most visa type ok—Job gap ok as well
- ◆ VOE programs for W-2 employees
- ◆ No MI Jumbo Loans

\*Terms apply. Rates and programs subject to change without notice

### **Pradeep Madaan ( PK )**

Cal Cost Financial Corp

NMLS# 485533

BRE# 01393010

PMadaan@calcoastmtg.com

**Cell: (949) 910-8564**

Off: (949) 396-1151

eFax: (949) 396-1152



**CAL COAST**  
**FINANCIAL CORP**