



- Mortgage Products for Homebuyers and Investors
- First Time Homebuyers we have down payment products for you
- Down Payment Assistance 600 Middle Score
- FHA We go down to Middle 580 Credit Score
- VA 550 Refinance Middle 580 Credit Score Purchase no money down
- USDA 580 Purchase No Money Down
- Conventional 620 Credit Score either 3% or 5% down depending on income
- 1*Time Construction Loan 30yr 620 Middle Credit Score
- Home Ready and Home Possible Products Available

INVESTMENT PRODUCTS

- DSCR Product No Personal Income or Tax Returns needed
- Fix and Flip Properties and Bridge Financing
- We finance rental properties
- Multi Financing Properties We Finance on 5+ Units
- Short Term 13 Month Financing on 1* Time Close Construction loans
- Bank Statement Program
- Non QM Programs

INVESTMENT PRODUCTS START AT 620 MIDDLE SCORE

JOSEPH RAY

Equal Opportunity Employer Financial Services LLC
President & CEO NMLS 204912

Office: 443-303-7573

Fax: 866-724-1792

Cell: 410-530-7474

<https://www.obsidianlitemortgage.com/joseph>

NMLS 1930376

