

NOT ALL HOME BUYERS
CONFORM TO THE NORM:
 PHMC's Outside-of-the-Box Solutions for Home Financing

I can't buy a home because....

PHMC's Solution

I AM SELF-EMPLOYED



Use bank statements to qualify

No W2s or tax returns required

I HAVE SUFFERED A HOUSING DEFAULT



Chapter 7 & 13 Bankruptcy:
 1 year from date of dismissal or discharge

Foreclosure/Short Sale/Deed-in-lieu:
 1 day from date of completion

Minimal seasoning (waiting periods)

I AM LOOKING FOR A NEW JOB



and will be relocating

Move into your new home up to 120 days prior to your start date of your new job

I AM AN INVESTOR

who financed 4+ properties



Up to 20 financed properties

I AM A MEDICAL PROFESSIONAL

with student loan debt



Medical Doctor Loan Program

Low money down & gifts acceptable



Medical student loan debt not to be used in underwriting process

Future income & salary increases may be used for qualification

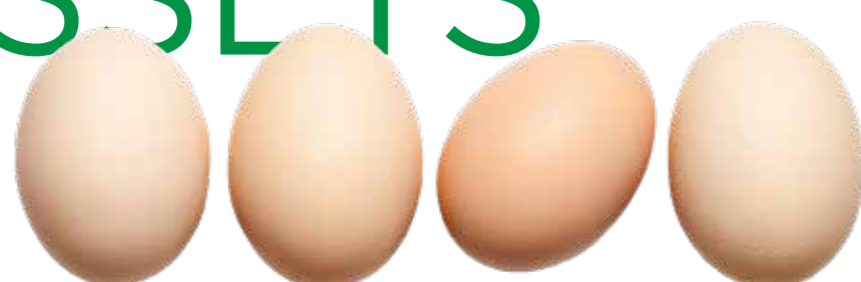
I HAVE A LOW CREDIT SCORE



500

Programs with credit scores as low as 500

I AM SHORT IN CASH BUT RICH IN ASSETS



Use liquid assets for full documentation and debt-to-income requirements—without cashing them out

Pledged assets: use liquid assets to increase down payment