

# UNIQUE MORTGAGE STRATEGIES



*featuring Taylor Dahlke  
and Harlan Accola*



May 2024  
For Broker Dealer / RIA /  
Financial Professional use only.

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# JOINT WORK

**Let us be a resource to you.**

The Silbernagel Group has a holistic approach, working with



And more!

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# BACK OFFICE TAX SERVICES



**Bookkeeping**



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# HAPPY BIRTHDAY

## JIM!



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*its more than a  
mortgage, its a  
feeling*

MM

Casey Crawford is the co-founder and CEO of Movement Mortgage. He founded the nonprofit Movement Foundation as a vehicle to bring life, light and hope to others. To date, it has invested more than \$260 million in schools, communities and ministries around the world.

# Conventional

## **Fannie Mae**

- Fixed-rate options: 10, 15, 20, 30
- ARM options: 5/6, 7/6 and 10/6
- Primary, secondary and investment properties
- High balance / Super Conforming
- Manufactured homes
- Student loan cash-out refinance
- Temporary 3/2/1, 2/1, and 1/0 Buydowns
- Conventional Co-op (NY & NJ only)

## **Fannie Mae**

- HomeReady
- Student loan cash-out refinance
- RefiNow
- Movement Mortgage Community Assistance
- Expanded ADU Options

## **Freddie Mac**

- Home Possible
- HomeOne
- Special Purpose Cash Out

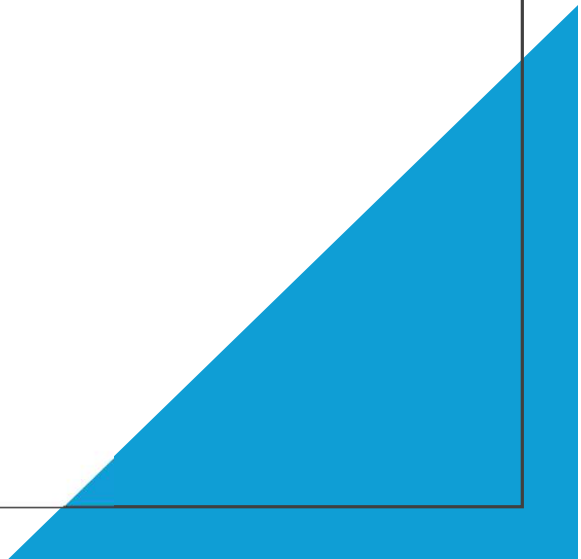
# Prime Jumbo

A robust selection that appeals to multiple borrower circumstances due to our extensive investor list. Features include:

- LTV up to 95%
- Fixed-rate options: 15 and 30 year
- ARM options: 5/6, 7/6, 10/6
- Interest Only options
- Loan amounts up to \$4.0 million
- Medical professionals
- Cash-out transactions

# FHA

- Fixed-rate options: 15, 30
- ARM options: 5/1
- Manufactured homes (new and existing construction)
- High balance
- Temporary 3/2/1, 2/1, and 1/0 Buydowns
- Streamline refinances



# Renovation

- Fannie Mae Homestyle and HomeStyle HomeReady
- FHA 203k Limited and Full
- VA 30-year fixed and 5/1 ARM renovations
- USDA Rehabilitation and Repair\*\*

# USDA

- Fixed-rate: 30 years
- 100% financing
- Manufactured homes
- Temporary 2/1 and 1/0 Buydowns
- Streamline assist refinances  
(credit and non-credit qualifying)

# VA

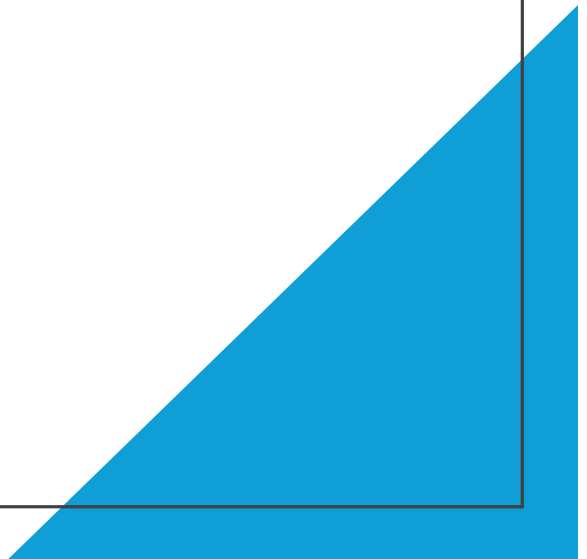
- Fixed-rate options: 15, 30
- ARM options: 5/1
- Manufactured homes (new and existing construction)
- 100% financing on purchase transactions  
(requires full entitlement)
- Interest Rate Reduction Refinance Loan
- Cash-out transactions
- High balance
- Temporary 3/2/1, 2/1, and 1/0 Buydowns



# Expanded Access

Multiple Non-QM programs, offering expanded loan features.

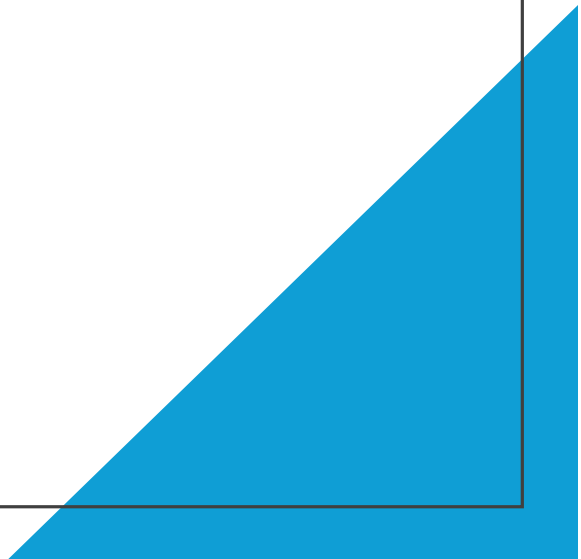
- LTV's up to 90%
- Fixed-rate options: 30 and 40 year
- ARM options: 5/6 and 7/6
- Interest Only options
- Loan amounts up to \$3.5 million
- Primary, secondary and investment properties
- Asset Depletion, 12 Month Bank Statement, and 1099
- 1 year documentation options



# Brokered-out

Brokered-out products allow for niche programs that are not supported in-house:

- Bridge loans and Cross Collateralization
- HELOCs and Closed end 2nds
- Additional Non-QM, Bank Statement, Asset Depletion, DSCR
- ITIN, DACA, and Foreign National
- Land and lot loans
- Commercial, 5+ units
- Low FICO government
- One-Time Close (C2P) for Conventional, Jumbo, and Government loans
- Vesting in Entities
- Non-warrantable condos and condotels



- Amount: \$15,000 - \$400,000
- Credit: 640>
- Property types:
  - Single homes
  - Townhomes
  - Condos
  - Planned unit developments

# HELOC

Home Equity Line of  
Credit

\*\*

# THE 3 BUCKETS

## BUCKET #1

Wages, commissions, business earnings, pension or social security. Bucket one is reserved for monthly reoccurring income.

## BUCKET #2

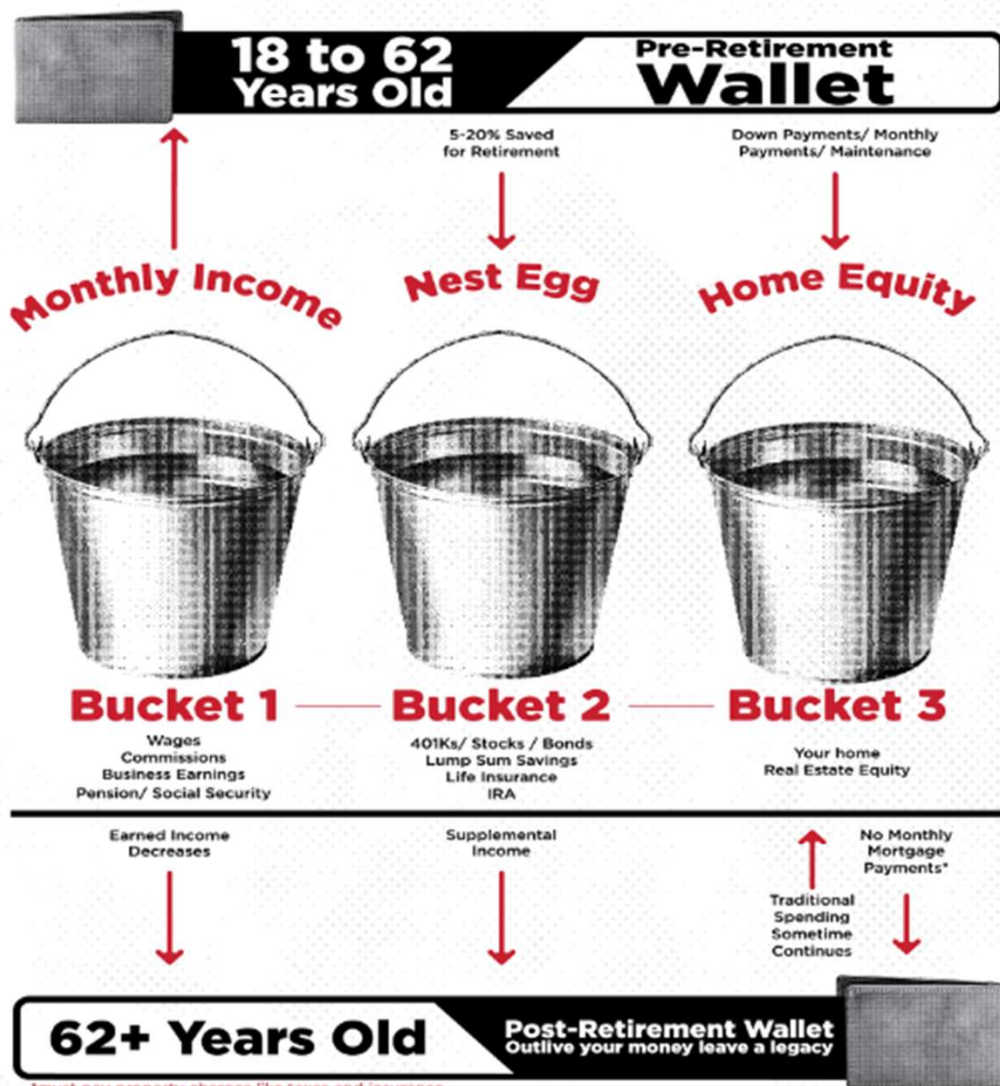
401Ks, stocks, bonds, savings, life insurance, IRAs, and more. Bucket two is for investments and savings accounts.

## BUCKET #3

Home equity, including the home as an asset balanced against outstanding mortgages. Bucket three is for the equity tied up in your home.

\*Must pay property charges like taxes and insurance

\*\*The information provided is for informational purposes only and should not be construed as legal or financial advice. Please consult with your financial advisor.



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# QUESTION & ANSWER

Type in your questions now!

Don't forget to register  
for these *every month!*

**Second Friday @ 10:30 am CST**



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# TUNE INTO NEXT MONTH'S POWER SESSION LIVE

...and every second Friday of  
the month



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