

Foreign National Partnership Program

Investing in America is not only for US citizens. 1st Step Financial Services, Inc. works with foreign nationals interested in owning or investing in the American Dream. The Washington, DC metro is a diversely populated area and our lenders have deep background and experience in lending to foreign nationals.

Foreign National Program Highlights

- Foreign Nationals Only
- Purchase And Refinance Ok & Self Employed Ok
- Up To 75% LTV
- Occupancy Includes Primary, 2nd Home And Investment
- Never A Pre-Payment Penalty
- 5 Year Balloon
- Money For Down Payment Must Be In Country For 30 Days

Same day approvals and closing within 10 business days of appraisal order.

Inherited Property Program

Losing a family member is difficult, but keeping a home in the family after a loss should not be. Our lending partners have been working with estate attorneys and heirs on inherited property financing since 1999. Whether you need funds for repairs, the buy-out of another heir or cash out, 1st Step Financial Services, Inc. has a solution. Our lenders are private portfolio lenders, which allows them to offer innovative and flexible loan products.

Inherited Property Program Highlights

- Up To 80% LTV & Up To 5 Year Term
- No Minimum Credit Score
- Future Value of Rental Income Considered
- Bankruptcy, Foreclosure And Short Sales Are Ok
- Deferred Maintenance Is Acceptable
- Debt Consolidation Allowed
- Rehab Money Escrow for Future Value to Sell Available
- Refinancing of Reverse Mortgages Available

Same day approvals and closing within 10 business days from appraisal order.

Low Credit Score Debt Consolidation Program

With 10+ years of experience in lending that betters the financial position of our customers, 1st Step Financial Services, Inc. is very successful in offering and closing loans that no one else can. We help our customers better their financial position through consolidating debts and improving cash flow, which often results in improved credit scores.

Low Credit Score Debt Consolidation Program Highlights

- Up To 75% LTV
- No Minimum Credit Score
- Full Doc Only-43% DTI
- Bankruptcy, Foreclosure And Short Sales Are Ok
- Loan Must Offer A Quantifiable Benefit
- Bankruptcy Payoff Available
- Lender Costs Required at Closing, Fees Cannot Be Rolled Into Loan
- 2-Months PITI Required

Same day approvals and closing within 10 business days of appraisal order.

Second Chance Purchase Program

With 10+ years of experience in lending that betters the financial position of our customers, 1st Step Financial Services, Inc. is very successful in offering and closing loans that no one else can. Our unique lending philosophy - superior service, a complete financial review, and bettering the financial position of the borrower and the community - has allowed us to close billions of dollars in loans.

Second Chance Program Highlights

- Up To 90% LTV
- No Minimum Credit Score
- Full Doc Only-43% DTI
- Bankruptcy, Foreclosure And Short Sales Are Ok
- Deferred Maintenance Is Acceptable On Purchases
- Up To 7% Seller Help Allowed
- Gift Funds Are Acceptable
- Need 2 Months PITI Post-Closing
- May Consider 1st Time Homebuyer With Larger Down Payment

Same day approvals and closing within 10 business days of appraisal order.

Commercial Collateral Loan Program

If financing on your commercial property or other hard asset has been turned down 1st Step Financial Services, Inc. has the solution. Our lending partners have been lending to business owners who want to access the equity in their commercial properties for more than 20 years. They are committed to underwriting good loans that benefit business owners and their communities.

Commercial Collateral Loan Program Highlights

- Up To 70% LTV
- No Minimum Credit Score
- No Income Qualification
- Previous Bankruptcy, Foreclosure And Short Sales Are Ok
- No Due Diligence Or Loan Commitment Fees
- Refinancing Available on Currently Listed Properties
- 1-3 Year Term

We also offer same day pre-approvals with fast closings.

Investor Rehabilitation Program

1st Step Financial Services, Inc. offers financing to investors looking to buy and sell properties. Leveraging over 10+ years of experience and knowledge we determine whether the property presents a safe investment and a good loan. All loans are underwritten to benefit the financial position of the borrower and the community. We believe that *all members of our community* should have access to financing the American Dream.

Investor Rehabilitation Program Highlights:

- Up To 125% Of The Purchase Price Or Up To 70% ARV
- No Minimum Credit Score
- No Income Qualification
- Previous Bankruptcy, Foreclosure And Short Sales Are Ok
- Minimum Investment Of \$10,000
- No Due Diligence Or Loan Commitment Fees

Same day pre-approvals and closing within 7 business days of appraisal order.

Items Needed for Pre-Approval

Mini-Application, Est. from Licensed Contractor, Proof of funds & MLS Listing

