



Portfolio Loans

Normand Bonsant

Mortgage Loan Originator

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- Non-warrantable Condominiums
 - Up to 90% LTV (with no PMI)
- Condotel
 - 30% down – primary and secondary residences only
- Seasonal properties
 - Holding tanks if common to market
 - Drilled or dug wells
 - Does not have to be fully insulated because it is seasonal
 - Does need a controlled heating source
 - Indoor plumbing
- Land
 - 15-year term (fixed rates available)
- Construction to Permanent (one time closing)
 - 12 months interest only during construction phase, monies, released based on work completed only.
 - 80% LTV, borrower can be their own General Contractor as long as they have some experience. Cost estimates from all subcontractors are required no exceptions.
 - 85% LTV (call for additional details)
- Mobile Homes
 - New and Used (up to 90% financing available for new mobiles only)
 - Single and doublewide
 - Mobiles on their own land
 - Mobiles in a park

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That Listens*

