



**MLBWHOLESALE**  
 Making Lives Better



# NICHE MORTGAGE PROGRAMS

*Making Lives Better*

[www.MLBWholesale.com](http://www.MLBWholesale.com)

🏠 NMLS #1101220

MLB Residential Lending, LLC, located at 841 Mountain Ave, Suite 400, Springfield, NJ 07081. Phone 732-243-0140. MLB Residential Lending, LLC., NMLS 1101220, is a residential lender licensed by NJ Department of Banking and Insurance, AL State Banking Department, AK Division of Banking & Securities, AR Combination Mortgage Banker-Broker-Service, AZ Department of Insurance and Financial Institutions, CA Department of Financial Protection and Innovation, CO Division of Real Estate, CT Department of Banking, DC Department of Insurance, Securities, and Banking, DE Office of the State Bank Commissioner, FL Office of Financial Regulation, GA Department of Banking and Finance, IA Division of Banking Finance Bureau, ID Mortgage Broker Lender License, IL Department of Financial & Professional Regulation, IN Department of Financial Institutions, KS Office of the State Bank Commissioner, KY Department of Financial Institutions, LA Office of Financial Institutions, MD Office of the Commissioner of Financial Regulation, ME Bureau of Consumer Credit Protection, MI Department of Insurance and Financial Services, MN Department of Commerce, MS Department of Banking and Consumer Finance, MT Division of Banking & Financial Institutions, NE Department of Banking and Finance, NH Banking Department, NC Commission of Banks Office, ND Department of Financial Institutions, NM Mortgage Loan Company License, NY Department of Financial Services, OH Division of Financial Institutions, OK Department of Consumer Credit, OR Department of Consumer and Business Services, PA Department of Banking and Securities, Rhode Island Department of Business Regulation, SC Board of Financial Institutions, SD Division on Banking, TN Department of Financial Institutions, TX Department of Savings and Mortgage Lending, UT Department of Financial Institutions, VT Department of Financial Regulation, VA Bureau of Financial Institutions, WA Department of Financial Institutions, WI Department of Financial Institutions, WV Division of Financial Institutions, WY Division of Banking. All Rates subject to change without notice. MLB, in no way, claims to represent or to conduct business on behalf of HUD or the Federal Government. EQUAL HOUSING LENDER



# NICHE PROGRAMS

# AGENCY



**ANDREA DEMATTEO**  
WHOLESALE BUSINESS DEVELOPMENT  
MANAGER / ACCOUNT EXECUTIVE





MLBWH LESALE  
EXCLUSIVE



# REMARKABLE DPA

## 2% FORGIVABLE

### Program Overview

- FHA purchase program offering a fully forgivable grant equal to 2% of the purchase price.
- No repayment, no second lien, and no resale restrictions.
- May be paired with up to 6% seller concessions for closing costs.

### Program Parameters

- Min FICO: 620
- LTV Max: 96.50%
- Loan Type: FHA 203(b) only
- Eligible Properties:
  - 1-2 unit primary residences
  - FHA-approved condos and PUDs
- Ineligible: High balance loans, FHA 203k, repair escrows, any other DPA program.

## 3.5% FORGIVABLE

### Program Overview

- FHA purchase program offering a fully forgivable grant equal to 3.5% of the purchase price.
- No repayment, no second lien, and no resale restrictions.
- May be paired with up to 6% seller concessions for closing costs.

### Program Parameters

- Min FICO: 640
- LTV Max: 96.50%
- Loan Type: FHA 203(b) only
- Eligible Properties:
  - 1-2 unit primary residences
  - FHA-approved condos and PUDs
- Ineligible: High balance loans, FHA 203k, repair escrows, any other DPA program.





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# GREEN ADVANTAGE PROGRAM

## Program Parameters

- Loan Types: FHA Purchase | FHA Rate/Term Refinance
- Minimum Credit Score: 620 FICO
- Income Limits: None
- Solar System: Brand-new, fully owned
- Installation: Completed after closing (within 120 days)
- Condos: Not eligible

## HOPER Funds

- Borrower earns 3.5% of sales price (up to \$13,000)
- Funds are treated as earned income
- No repayment
- No lien or refinance restriction
- Funds available at or after closing

## Eligible uses include:

Closing costs, debt payoff, reserves, rate buy-downs, appraisal shortages, and more.

- ✓ No second liens
- ✓ No UCC filings
- ✓ No changes to FHA rates

## Solar Financing Details

- Solar cost added up to the lesser of system cost or 20% of property value
- Solar value not included in appraisal
- No solar appraisal, ROI analysis, HUD consultant, or contingency reserve required

## Additional Info

- Escrow established and managed by MLB
- 50% disbursed at closing, 50% after final inspection
- Unused escrow funds applied as principal reduction
- Not available in all states
- Up to 2.5% seller credit allowable
- (Excludes AK, HI, ND, SD, VT)





# STEP FORWARD PROGRAM



## Two Simple Options

### Contingency Buster

- Faster turn times
- Lower fees
- No equity access

### Trade-In Mortgage

- Access equity for down payment or debt
- Higher offer flexibility



## Fast Turn Times

- As little as **1-2 business days\***
- Up to **180 days** to sell after move



## Fees

- \$2,000 flat fee
- + **1% of GBO**
- **No upfront costs**



## Best For

- Move-up buyers
- Competitive markets
- Stalled deals due to contingencies





# KNOCK BRIDGE LOAN™



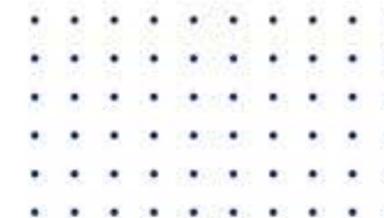
## How the Knock Bridge Loan Works

- Covers up to **6 months of mortgage payments** on the old home — **0% interest**
- Use equity from your current home to fund up to **50% down payment**
- Remove home-sale contingency to **make competitive, non-contingent offers**



## Why Brokers Love It

- ✓ **Certainty** – No more timing headaches
- ✓ **Convenience** – Up to **\$35,000 in Home Prep** funding, including **\$5,000 for moving costs**
- ✓ **Cash Power** – Tap home equity without refinancing
- ✓ **Competitive Edge** – Win bids with stronger offers
- ✓ **No Cost to You** – No fees for Real Estate agents and Mortgage Brokers

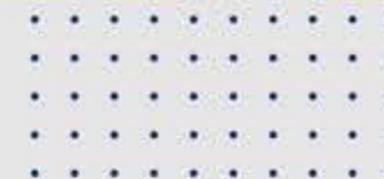




# FIRST RESPONDER PROGRAM

As a thank-you to the heroes who serve and protect our communities, we're proud to offer complimentary mortgage protection up to \$650,000 through our 1stResponder+ Program.

- 🔥 One Year of Coverage. On Us.**  
You'll receive 1 year of line-of-duty accidental death mortgage protection, completely free to you, no strings attached.
- 🔥 Automatic Enrollment**  
No forms. No hassle. When you close your loan, you're automatically enrolled.
- 🔥 Up to \$650K in Mortgage Protection**  
In the event of a line-of-duty accidental death, this protection helps ensure your home is one less thing your family has to worry about.
- 🔥 Exclusively for First Responders**  
Available to EMTs, paramedics, firefighters, police officers, other eligible first responders.





# REFER2APPROVE

With MLB Wholesale's latest game-changing solution, you can turn "almost" into approved and closed.

Your next approval might be hiding in a DU Refer. MLB's innovative new program gives your first-time buyers a real shot even when AUS says no.

- If it's a purchase...
- If they've got a 620+ FICO...
- If they've paid rent for a year...
- Then it's game on.

**Close More. Win More. Stand Out.**





# FHA 203(K) LIMITED

The FHA 203(k) Limited program is designed for minor repairs and improvements, with a maximum repair cost of \$75,000.



## Key Advantages

- Simplified process for minor renovations
- Increases property value
- Attracts buyers looking for move-in ready homes

## Broker Tips

- Ideal for properties needing cosmetic updates
- Ensure clients understand the scope of eligible repairs
- Highlight the potential for increased home value





# FHA 203(K) STANDARD

The FHA 203(k) Standard program is designed for major renovations, with no cap on repair costs.



## Key Advantages

- Comprehensive solution for significant property improvements
- Allows for structural repairs and extensive renovations
- Increases property value and marketability

## Broker Tips

- Ideal for properties needing major updates or repairs
- Ensure clients understand the scope of eligible repairs
- Highlight the potential for increased home value and marketability





# VA RENOVATION LOAN

The VA Renovation Loan program is designed for veterans to finance home improvements and repairs.

## Key Advantages

- Tailored for veterans with unique benefits
- Allows for a wide range of home improvements
- No down payment required

## Broker Tips

- Ideal for veterans looking to improve their homes
- Ensure clients understand the eligibility requirements
- Highlight the unique benefits and no down payment feature

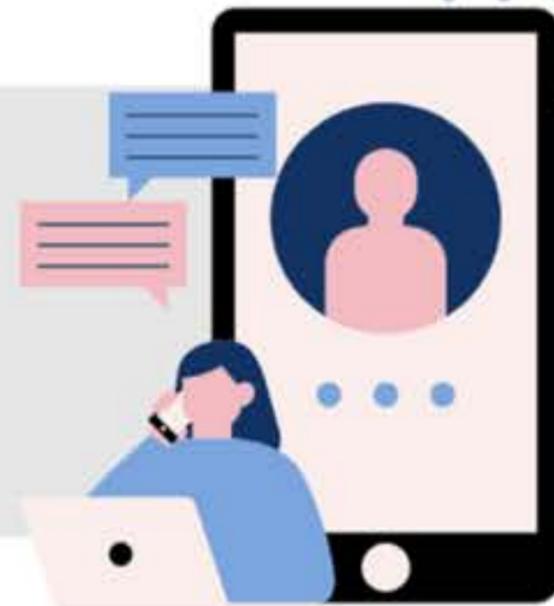




# RENOVATION CONCIERGE



## Renovation Concierge Desk



Concierge Desk will now be handling all communication with the contractor to obtain their documents such as the Contractor License, Contractor Insurance, W9 and anything else needed from the contractor for your renovation loan.

Additionally, once all documentation is received, Concierge Desk will  
... complete the vetting process with  
... the contractor references.



551-253-0552



# 203H LOAN

This program provides assistance to people impacted in a presidentially declared major disaster area (PDMDA). This product makes it easier to get financing and create homeownership. The previous residence (owned or rented) must have been located in a PDMDA and destroyed or damaged to such an extent that replacement is necessary.



## Key Advantages

- No down payment required (100% financing)
- Lenient credit requirements for disaster victims
- Faster approval process in declared disaster areas
- Can rebuild or buy a new home after total loss
- Option to combine with 203(k) for repairs or improvements

## Broker Tips

- Confirm FEMA disaster eligibility and timeframe (must apply within 1 year)
- Help gather proof of residency in the disaster area
- Pair with 203(k) if repairs or renovations are needed
- Use flexible guidelines to assist clients with recent credit issues
- Educate clients early, many don't know this option exists





# TEXAS 50(A)(6) CASH-OUT REFINANCE LOAN

The Texas 50(a)(6) Cash-Out Refinance program allows homeowners to access their home equity for various financial needs.



## Key Advantages

- Unlocks home equity for debt consolidation, home improvements, and more
- Provides financial flexibility
- Competitive interest rates
- Applicable to Non-QM Loans

## Broker Tips

- Ideal for clients looking to access home equity
- Ensure clients understand the compliance requirements
- Highlight the financial flexibility and competitive rates





# \$100 DOWN HUD REO PROGRAM

The \$100 Down HUD REO Program allows buyers to purchase HUD-owned homes with a minimal down payment of \$100.



## Key Advantages

- Affordable entry into homeownership
- Minimal upfront cost
- Attracts first-time homebuyers

## Broker Tips

- Ideal for first-time homebuyers
- Ensure clients understand the eligibility requirements
- Highlight the affordability and minimal upfront cost





# NICHE PROGRAMS

# NON-QM



**PAUL SUSEREBA**  
THE NON-QM COACH





# 2ND MORTGAGE

- Second Mortgage – No need to refinance the first
- Fixed Rates and Flexible Terms
- Min 680 FICO
- Loan Amounts Up to \$500,000 (Min \$125,000)
- CLTVs Up to 90%
- Primary & Second Homes
- Great for debt consolidation, renovations, business capital & more!

## Why Brokers Love It?

- Save the deal when a cash-out refi doesn't make sense
- More Ways to Say “Yes”
- Flexible Solutions for Real Needs
- Keep clients in their low-rate first loans while still accessing cash
- Alternate Income expensive



# CREDIT SCORE

- Use the credit score of the Higher income earner
- Can be non occupying co borrowed
- Works for investment property, second home or primary
- Full Doc, Bank Statement, P&L, Asset utilization





# DSCR

- DSCR Purchase of 1-4 unit properties up to 85 LTV
- 3-6 months reserves required
- Property can be recently listed for sale and removed from the market.





# MIX AND MATCH

- Mix any type of income for a single borrower on a single loan except for DSCR qualification.
- Mix P&L with asset utilization YES
- Mix Bank statement and W2 Yes
- 1099 and W2 Yes
- Bank Statement, Rental form subject, Asset Utilization and w2 Yes!





# ASSET UTILIZATION

- 60 Month depletion timeline
- 36 month depletion timeline when DTI prior to asset utilization is under 60%
- 100% of cash accounts
- 80% of investment accounts
- 60-70% of retirement accounts depending on borrower age.





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