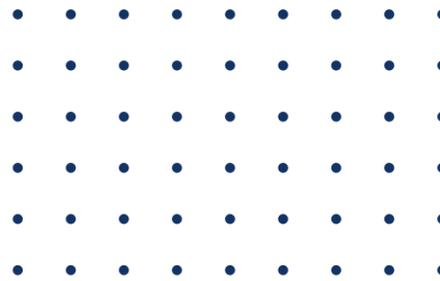




MLBWHOLESALE
 Making Lives Better



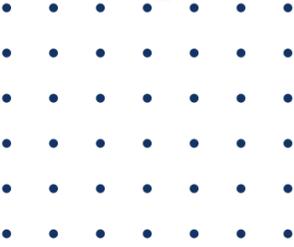
Making Lives Better: Expanding Your Lending Toolbox

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



Why Niche Programs Matter

- Turn “Almost Qualified” into Closed Loans
- Solve affordability gaps
- Overcome equity & contingency issues
- Unlock deals AUS can't
- Serve more real-world borrowers



MLB REMARKABLE DPA

What It Is

- FHA-only down payment assistance
- 100% forgivable grant (2% or 3.5% of purchase price)
- Nearly nationwide (not available in HI, MA, WA)

Why Brokers Use It

- Turns “almost qualified” buyers into closed loans
- Pairs with up to 6% seller concessions
- No second lien • No resale restrictions

Who Qualifies (Only ONE Required)

- First-time homebuyer or
- Eligible profession (military, first responder, educator, medical, civil service) or,
- Income \leq 140% AMI or,
- Property in an underserved census tract





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:

Down payment, 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, MA, SD, VT)*



Knock Bridge Loan



How the Knock Bridge Loan Works

- **620 minimum FICO**
- 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**
- **Access up to \$1M**
- Remove home-sale contingency to **make competitive, non-contingent offers**



Why LOs 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 LOs





MLB STEP FORWARD

MLB Step Forward allows borrowers to purchase their next home **without a home-sale contingency**, giving them stronger offers and more certainty in competitive markets

How It Works

Powered by **Calque's Guaranteed Backup Offer (GBO)**, borrowers receive a **binding backup contract** on their departing home. If the home does not sell on the open market within **180 days**, Calque steps in and purchases it — but the goal is always an open-market sale



Powered by:



Option	Best For	What It Does
Trade-In Mortgage	Borrowers who need equity	Provides a second lien to access equity for down payment, debt payoff, or approved needs while removing the departing home from DTI
Contingency Buster	Strong liquidity borrowers	Removes the departing home from DTI with no equity access, lower fees, and faster GBO turnaround



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.





RENOVATION SOLUTIONS

FHA, Conventional, and VA renovation loans all let you finance a home's purchase or refinance **plus** the cost of renovations in one loan, with FHA being more flexible for lower credit, Conventional offering broader property options, and VA providing zero-down benefits for eligible veterans.

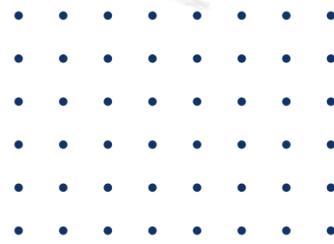


Options

- **FHA 203(k) Limited** – Minor repairs (up to \$75k)
- **FHA 203(k) Standard** – Major renovations
- **Fannie Mae Homestyle** – Conventional option
- **VA Renovation** – 100% financing

Partner Wins

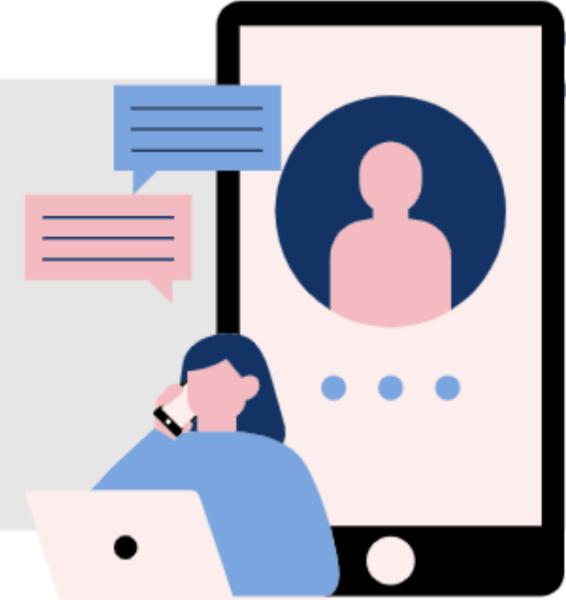
- Expand inventory
- Unlock Fixer-upper buyers
- Bigger loan sizes



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 assists 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 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.



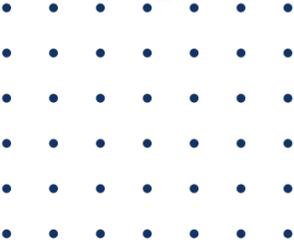
Key Advantages

- 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

Available homes can be found [here](#)



Non-QM at a Glance

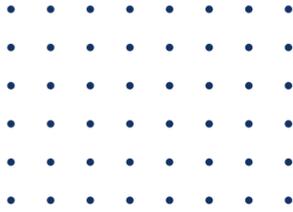
When Agency says No, MLB Finds a Way

- Bank Statement
- DSCR
- Asset Utilization
- 2nd Mortgages
- Mix & Match Income





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

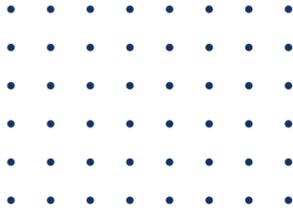
- Use the credit score of the Higher income earner
- Can be non occupying co borrowed
- Works for investment property, second home or primary
- Full Doc, Bank Statement, P&L, Asset utilization





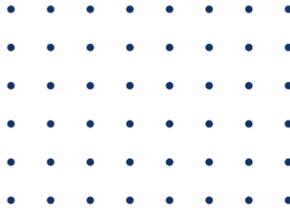
DSCR

- 1-4 units
- Up to 85% LTV
- No income docs
- Property can be recently listed for sale and removed from the market.

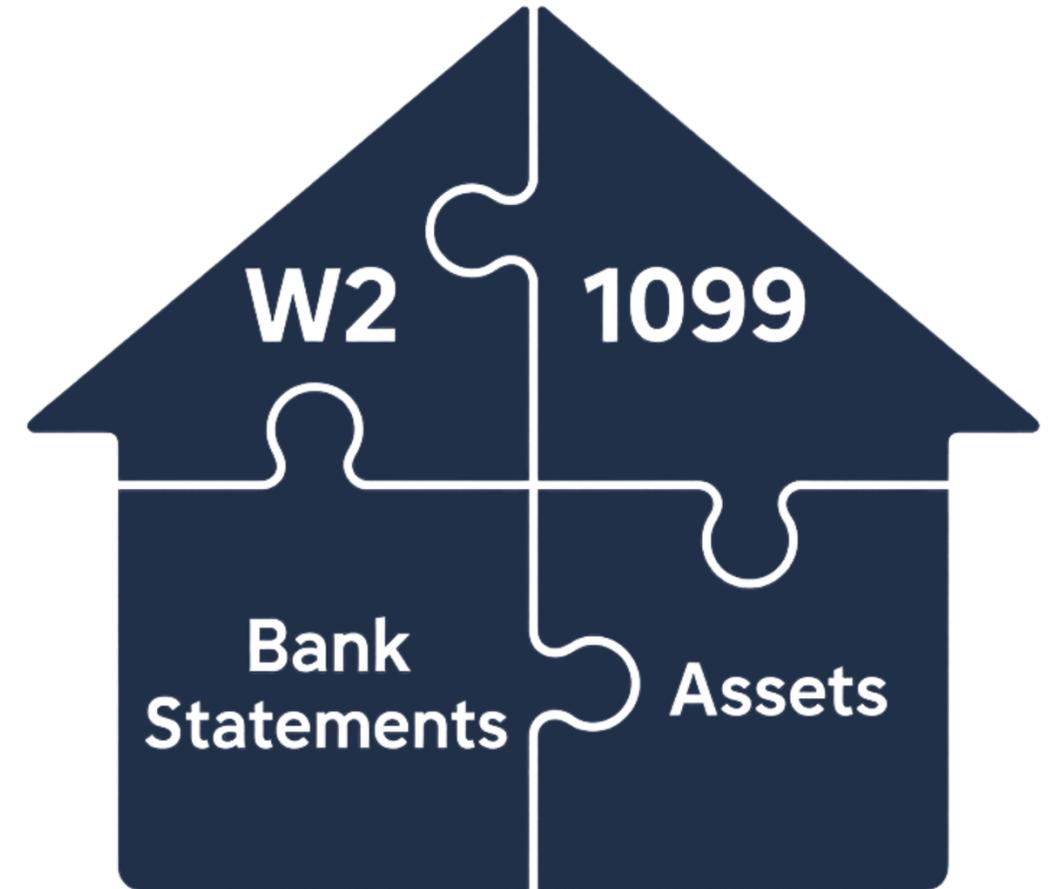




MIX AND MATCH



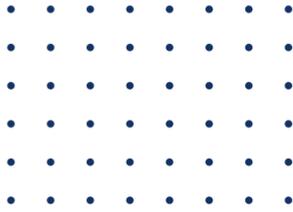
- Mix any type of income for a single borrower on a single loan except for DSCR qualification.
- Mix P&L with asset utilization YES
- Mix Bank statement and W2 Yes
- 1099 and W2 Yes
- Bank Statement, Rental form subject, Asset Utilization and w2 Yes!





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.





RESOURCES

Reach out to your Account Executive for more

View MLB's programs [here](#)

Videos and Presentations [here](#)





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  @mlbmortgage

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841 Mountain Ave, Suite 400, Springfield, NJ 07081

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