



Trang Dunlap <trangsf@gmail.com>

Your listing @ 555 Innes , #411

3 messages

Junie Ngai <teamjunie@gmccloan.com>
 Reply-To: Junie Ngai <teamjunie@gmccloan.com>
 To: "trangsf@gmail.com" <trangsf@gmail.com>

Sun, Jun 8, 2025 at 7:52 AM

Hello Trang,

100% financing (NO MI) and/or 10k lender credit and/or 15k forgivable 2nd loan (no payment required)!!

My name is Junie from General Mortgage Capital Corp. (GMCC), and I've found that your listing 555 Innes , #411 is located in the county which will qualify for some of the special programs offered by our company listed below. **Please get in touch with Junie to make sure your listing is over 50% in minority census tract.**

These programs will undoubtedly make it easier for your buyer to qualify.
There are some additional helpful tips:

- I can promptly mail you our program flyer so that you can share it at your open house (Please provide a mailing address).
- Please simply share Junie's message (below sentence in red) under MLS' AGENT MESSAGE and let me know if you have any questions or concerns.
"This property is qualified for 100% financing and/or 10k lender credit OR 15k forgivable 2nd loan (no payment required), please contact TeamJunie@gmccloan.com or 415 609 5944 for guidelines."

💡 Programs Easier for Your Buyers to Qualify**Program 1 - 100% LTV with NO MI!!!**

100% LTV with NO MI. Limited income and counties. May also receive 10k lender credit or 15k forgivable 2nd loan. Listing must be over 50% in the FFIEC minority census tract, please contact Junie to verify.

Program 2 - NO income doc and NO min FICO

NO income doc and NO min FICO (Foreign National too) - 40% down payment for primary and 50% down for investment and cash out refinance. Rate will be the same no matter its single or 4 units, primary or investment.

Program 3 - NO INCOME Investment property

DSCR program with 20% down payment, no income doc required. The rate can be even lower than full doc for certain scenarios.

Program 4 - Alternative Docs

Alternative Docs - Bank Statement, VOE, Self Prepared P&L, 1099.....

Program 5 - Up to 10k FREE lender credit or 15k forgivable 2nd loan

Up to 10k in FREE lender credit toward closing costs or 15k forgivable 2nd loan (no payment required). Special requirements? Please get in touch with Junie for more details.


Program 6 - Special CRA program

CRA program allows the borrower to have a much lower rate if the subject property is in the map. Different investors have different maps, contact Junie to verify.

Ka Kin Junie Ngai

Senior Mortgage Consultant

DRE# 01864306 NMLS# 289291

 TeamJunie@gmccloan.com www.MortgageApproval4You.com (415) 609-5944 1350 Bayshore Highway Ste 740 Burlingame, CA 94010

General Mortgage Capital Corp DRE# 01509029 & NMLS# 254895

"CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE"

BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, [2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705](#). COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV."

Interest rates and annual percentage rates (APRs) are based on current market rates, are for informational purposes only, are subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value, credit score and other variables—call for details. This is not a credit decision or a commitment to lend. Depending on loan guidelines, mortgage insurance may be required. If mortgage insurance is required, the mortgage insurance premium could increase the APR and the monthly mortgage payment. Additional loan programs may be available. APR reflects the effective cost of your loan on a yearly basis, considering such items as interest, most closing costs, discount points (also referred to as "points") and loan-origination fees. One point is 1% of the mortgage amount (e.g., \$1,000 on a \$100,000 loan). Your monthly payment is not based on APR, but instead on the interest rate on your note. Adjustable-rate mortgage (ARM) rates assume no increase in the financial index after the initial fixed period. ARM rates and monthly payments are subject to increase after the fixed period: ARMs assume 30-year term. General Mortgage Capital Corporation and eMeta Funding are licensed in the following state: Alabama – NMLS: 23260, Arkansas – NMLS: 129989, Arizona – NMLS: 1026178, California CFL – NMLS: 60DBO-66060, California DRE – NMLS: 01509029, Colorado – NMLS: 254895, Connecticut – NMLS: 254895, Delaware – NMLS: 038061, Florida – NMLS: MLD2191, Georgia – NMLS – 254895, Hawaii – NMLS: HI-254895, Idaho- NMLS: MBL-2080254895, Illinois – NMLS: MB.6761662, Indiana – NMLS: None, Iowa – NMLS: 2022-0038, Kansas- NMLS: MC.0025844, Kentucky – NMLS: MC782027, Louisiana – NMLS: 254895, Maryland – NMLS: 254895, Maine- NMLS: 254895, Massachusetts – NMLS: MC254895, Michigan – NMLS: FR0024243, Minnesota – NMLS: MO-MN-254895, Mississippi – NMLS: 254895, Missouri – NMLS: 254895, Montana – NMLS: 254895, Nevada – NMLS: 5419, Nebraska – NMLS: 254895, New Hampshire – NMLS: 24850-MB, New Jersey – NMLS: 254895, New Mexico: NMLS – 254895, North Carolina – NMLS: L-208502, North Dakota – NMLS: MB104140, Oklahoma – NMLS: ML014608, Ohio – NMLS: RM.804881.000, Oregon – NMLS: 254895, Pennsylvania – NMLS: 96566, Rhode Island – NMLS: None, South Carolina – NMLS: 254895, Tennessee – NMLS: 254895, Texas – NMLS: 254895, Utah – NMLS: 12679832, Vermont – NMLS: LL-254895, Virginia – NMLS: MC-7314, Washington – NMLS: CL-254895, Washington DC – NMLS: MLB254895, West Virginia – NMLS: ML-254895, Wisconsin – NMLS: 254895BA, Wyoming – NMLS: 4763.

If you don't want to receive such emails in future, [Unsubscribe here](#).

Trang Dunlap <trangsf@gmail.com>
To: Junie Ngai <teamjunie@gmccloan.com>

Sun, Jun 8, 2025 at 8:03 AM

Thanks. Do you speak Mandarin or other languages? My client asked.