



The Cowart Team
HOME LOANS
Grow Forward. Confidently.

Our Tool Box as Your Lender.

Explore the powerful tools we use to support your clients' financial journey – no matter how simple or complex.

Our Expertise

As a strong lending team with over 40 years of experience, The Cowart Team are experts at:

- Conventional Loans
- FHA Loans
- VA Loans
- USDA Loans

Our Commitment

We value our partnership to you and are dedicated to having a wide variety of products. We have access to other products, through multiple vendors, like:

- Jumbo Loans (loans over \$806,500)
- Down Payment Assistance
- Bridge Loans and Equity Lines

We also offer

- HELOCS on second homes and investment properties
- Construction Perm Loans
- Alternative Lending Options like Bank Statements, Non-QM Alternate Documents, and Debt Service Coverage Ratio (DSCR)

& specialize in working with

- 55+ buyers with their unique needs
- Self-employed buyers
- Military Veterans as certified military housing specialists
- First time home buyers
- Non-contingent back up plans
- New construction

Contact Us!

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PRMI'S WIDE SELECTION OF **NON-QM** LOANS HELPS YOU WIN IN THIS MARKET!

AUCTION FRIENDLY!

Here at **Primary Residential Mortgage, Inc.**, we offer full-service lending support from start to finish, ensuring seamless transactions. With timely updates throughout the process, efficient underwriting turnaround times, and a wide range of Non-QM loan products, we're dedicated to matching our borrowers with the ideal loan solutions tailored to their needs!

NON-QM PRODUCT OVERVIEW

- 1099 Only Loans:** Qualify using your 1099 Forms Only. No Tax Returns.
- Bank Statement:** Alternative to Tax Returns - 12 or 24 months of Business or Personal Bank Statements.
- 1 Year Self-Employed Loans:** For borrowers with only one year of self-employment history.
- Self-Employed P&L Program:** Qualify with 12 or 24 months of Profit & Loss prepared by CPA or Tax Preparer.
- Foreign National Loans:** For foreign nationals wanting to purchase or refinance a home in the United States.
- ITIN Loans:** For individuals that may not have the traditional documentation needed to obtain mortgage loans.
- Non-QM 2nd Mortgage Loans:** Great way for borrowers to access their home equity without affecting their first mortgage.
- HELOC:** Home Equity Lines of Credit up to 85% CLTV for primary residence, second homes & Investment Properties.
- Bridge Loans:** For those who want to get money off the departing residence for a purchase of a new home prior to selling current home.
- Fix & Flip Program:** Hard money loans for investors to rehab properties. Can close in LLC.
- DSCR:** Ideal for investors buying investment properties with no income verification. Can close in LLC.

- Co-Op & Condotel Loans:** Differs from financing for a traditional home because co-op owners don't own the real estate.
- Non-Warrantable Condo Loans:** Loans for condos that don't meet traditional lending guidelines.
- Asset Utilization Program:** Qualify by dividing assets over 60 months.
- Fresh Start - 1 Day Out of Bankruptcy, Foreclosure, & Short Sale:** Designed for borrowers with less-than-perfect credit.
- Land & Lot Loans:** Used to finance the purchase of a plot of land.
- Hobby Farm Loans:** Loans with no acreage limits, allows AG zoning.



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Primary Residential Mortgage, Inc.



¡LA AMPLIA SELECCIÓN DE PRÉSTAMOS NON-QM DE PRMI LE AYUDA A GANAR EN ESTE MERCADO!

AMIGABLE CON LA SUBASTA!

En Primary Residential Mortgage, Inc., ofrecemos asistencia integral en préstamos de principio a fin, garantizando transacciones fluidas. Con actualizaciones oportunas durante todo el proceso, plazos de suscripción eficientes y una amplia gama de productos de préstamos non-QM, nos dedicamos a encontrar las soluciones de préstamo ideales para nuestros prestatarios, adaptadas a sus necesidades.

DESCRIPCIÓN GENERAL DE PRODUCTOS NON-QM



Préstamos solo 1099: Califique utilizando únicamente sus formularios 1099. Sin declaraciones de impuestos.



Extracto bancario: alternativa a las declaraciones de impuestos - 12 o 24 meses de extractos bancarios comerciales o personales.



Préstamos para autónomos a 1 año: para prestatarios con solo un año de historial de trabajo autónomo.



Programa de Pérdidas y Ganancias para Autónomos: Califica con 12 o 24 meses de Ganancias y Pérdidas preparadas por un Contador Público Autorizado o un preparador de impuestos.



Préstamos para extranjeros: para ciudadanos extranjeros que desean comprar o refinanciar una vivienda en los Estados Unidos.



Préstamos ITIN: Para personas que no tengan la documentación tradicional necesaria para obtener préstamos hipotecarios.



Préstamos hipotecarios de segunda categoría que no son QM: una excelente manera para que los prestatarios accedan al valor neto de su vivienda sin afectar su primera hipoteca.



HELOC: Líneas de crédito con garantía hipotecaria de hasta el 85 % del CLTV para residencias principales, segundas residencias y propiedades de inversión.



Préstamos Puente: Para aquellos que desean obtener dinero de la residencia que van a abandonar para comprar una nueva casa antes de vender la casa actual.



Programa de Reparación y Reventa: Préstamos de capital privado para inversionistas que rehabilitan propiedades. Se puede cerrar una LLC.



DSCR: Ideal para inversionistas que compran propiedades de inversión sin verificación de ingresos. Se puede cerrar en una LLC.



Préstamos para cooperativas y condominios: se diferencian del financiamiento para una vivienda tradicional porque los propietarios de cooperativas no son dueños de los bienes raíces.



Préstamos para condominios sin garantía: préstamos para condominios que no cumplen con las pautas de préstamo tradicionales.



Programa de Utilización de Activos: Califique dividiendo los activos en 60 meses.



Un nuevo comienzo: 1 día después de la quiebra, la ejecución hipotecaria y la venta corta: diseñado para prestatarios con crédito no perfecto.



Préstamos para terrenos y lotes: se utilizan para financiar la compra de un terreno.



Préstamos para granjas de pasatiempo: préstamos sin límites de superficie, permiten la zonificación agrícola.



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PRMI

Primary Residential Mortgage, Inc.



OUR WAY IS THE FAIR WAY.



Service. Speed. Satisfaction.

Whether you are buying your first home, a second home, vacation home, investment property, or even refinancing your current mortgage, Fairway is here to help! We offer mortgage choices that can help make homeownership more affordable with the speed and service you deserve.

We keep the process as simple as possible by:

- Providing application options — in person, over the phone, securely online or through our mobile app
- Offering loan products that meet your financial needs and goals
- Helping you make informed decisions by educating you about your loan options
- Guiding you through the entire loan process from the application to closing and beyond
- Approving loans quickly through our in-house underwriting and funding departments

Fairway is able to offer a wide range of financing options, including:

- Fixed- and adjustable-rate mortgages (ARMs)
- FHA, USDA, VA and Conventional loans
- Loans for first-time homebuyers
- Zero down payment options with VA* and USDA**
- Jumbo financing
- Refinancing options

FOR MORE DETAILS OR TO APPLY FOR A LOAN, CONTACT:



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Your Homeownership Dreams + First Heritage Mortgage *= home sweet home*

Meet Your Expert Loan Officer



Jackson Brower

Senior Loan Officer
NMLS ID #2350083

Let's
Connect!



Jackson combines expertise with a personal touch to make the mortgage process completely effortless. He carefully crafts financial solutions around your goals, communicates clearly, and guides you through every step with full transparency and care.

We Have the Mortgage Financing to Meet Your Unique Needs!

- Conventional, FHA, VA, and USDA Loans
- First-Time Homebuyer Programs
- Rate Buydown Financing
- State Bond Programs
- Bridge Loans
- Construction & Renovation Loans
- Bank Statement Loans
- DSCR Loans, and more!



**FIRST
HERITAGE**
MORTGAGE

Get in Touch!

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