THE SHARMA GROUP

TSG

Smart Solutions FOR YOUR CONDO PROJECT ISSUES

Top 10 Condo Project Questions:

1. Is the project new or established?
2. New Projects: Are at least 50% of the units sold or under contract to primary or 2nd home buyers?
3. Does any single entity own more than 25% of the units (2 units in projects with 10-20 units)?
4. Is there any commercial space? If so, is it greater than 35% of the project?
5. Are there any special assessments? If so, what are they for? Is any work completed?
6. Is there any deferred maintenance or critical repairs? Any code violations?
7. Does the HOA allocate at least 10% of their budget to reserves? 15% will be required on January 4, 2027.
8. Are more than 15% of unit owners 60 days or more delinquent on HOA dues or special assessments?
9. Does the master insurance have any exclusions, deductibles greater than 5% or sub-limits?
10. Is the HOA subject to any litigation?

If you've answered YES to any of these questions - WE have solutions for YOU!

We provide non-warrantable condo financing for the following:

- Condotels
- Commercial space up to 50% of square footage
- Single entity up to 49%
- Delinquent HOA dues up to 25%
- Rec Leases and Mandatory Memberships
- 30% presale on new construction
- Expanded litigation considered – no structural defects
- Expanded insurance deductibles



SANJESH SHARMA
Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052
sharma@thesharmagroup.net
437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

EQUAL HOUSING OPPORTUNITY

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state, or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.

THE SHARMA GROUP

TSG

FHA 203K REHAB

The FHA 203K Rehab loan requires a minimum FICO score of 620. Perfect for homebuyers seeking to renovate properties that need substantial work.



UNINHABITABLE PROPERTIES

Purchase and transform properties that traditional mortgages won't finance. Turn distressed homes into valuable investments with proper rehabilitation.

PROPERTY IMPROVEMENTS

Add square footage to increase your home's value and living space. Rehabilitate existing structures to modern standards and codes.





FLEXIBLE OPTIONS

Add accessory dwelling units (ADUs) for rental income or family. Available for 1-4 unit properties with just 3.5% down payment.

SANJESH SHARMA
Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052
sharma@thesharmagroup.net
437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

EQUAL HOUSING OPPORTUNITY

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state, or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.

THE SHARMA GROUP

T|S|G

FHA ITIN PARTNERSHIP PLUS PROGRAM

1 QUALIFICATION FLEXIBILITY

Self-employed borrowers qualify with just 3 months of bank statements.

Wage earners need only 1 year W-2 and 2 months of paystubs.

2 MINIMUM REQUIREMENTS

FICO score of 620 or higher required to qualify.

Low minimum down payment of just 3.5%.

3 TRIBAL PARTNERSHIP

Specially designed with Tule River Indian Tribe collaboration.

Fully endorsed and approved by FHA for maximum security.

4 PROPERTY ELIGIBILITY

Available for 1-4 unit properties.

Perfect for first-time homebuyers and investors alike.



SANJESH SHARMA
Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052
sharma@thesharmagroup.net
437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

EQUAL HOUSING OPPORTUNITY

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state, or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.

THE SHARMA GROUP

T|S|G

FHA NO DOWN PAYMENT PROGRAM

MINIMUM REQUIREMENTS

- FICO score of 620 or higher required
- Available for 1-4 unit properties

DOWN PAYMENT

- Low minimum down payment of just 3.5%
- Various down payment assistance programs available

FORGIVENESS FEATURE

- Down payment assistance may be forgivable
- Full forgiveness after 10 years of ownership



SANJESH SHARMA

Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052

sharma@thesharmagroup.net

437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

EQUAL HOUSING OPPORTUNITY

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state, or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.

THE SHARMA GROUP

T|S|G

FHA VOE ONLY

STREAMLINED DOCUMENTATION PROCESS

FHA offers a Verification of Employment (VOE) option only for qualified borrowers.

NO TRADITIONAL DOCUMENTATION

Paystubs, tax returns, and W-2 forms are not required.

GIFT FUND ELIGIBLE

Down payment can come entirely from gift funds.

MINIMUM REQUIREMENTS

3.5% down payment with FICO score of 620 or higher.

PROPERTY TYPES

Available for 1-4 unit properties.



SANJESH SHARMA
Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052
sharma@thesharmagroup.net
437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

EQUAL HOUSING OPPORTUNITY

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state, or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.

THE SHARMA GROUP

T|S|G

Home improvement financing, IMPROVED



Improve your home— without damaging your finances— with a Renovation HELOC.

Boost your borrowing power with the only home improvement loan that calculates the after-renovation value of your home to determine how much you can borrow.

Borrowing Power

- Up to 95% LTV/CLTV
- 640 Min. FICO
- Min. loan amount $50K
- Max. loan amount $500K

Eligible Properties

- 1-2 Unit
- ADUs
- PUDs & Townhouses
- Warrantable Condos

Borrowing Flexibility

- Customized underwriting
- No draw required
- No cash-out restrictions
- No prepayment penalty

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.

SANJESH SHARMA
Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052
sharma@thesharmagroup.net
437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

THE SHARMA GROUP

T|S|G

Renovation HELOC ARV

KEEP YOUR RATE & RENOVATE

Qualifications based on Full-Doc; true heloc loan.

- **Keep the rate on your 1st mortgage** without refinancing
- **Use a second lien,** home equity line of credit up to $500,000
- **Borrow up to 95%** of home's projected ARV (**after-renovation value)**
- Great option for borrowers who are **equity light**
- **Fast, simple process** (no draws or inspections, no HUD consultant required)
- No seasoning requirements

Perfect for

- Bathroom/Kitchens
- Full Interior/Exterior Remodels
- ADU's
- Outdoor Improvements
- Garage Builds
- Additions & Conversions





SANJESH SHARMA
Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052
sharma@thesharmagroup.net
437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

EQUAL HOUSING OPPORTUNITY

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state, or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.

THE SHARMA GROUP

T|S|G

MANUFACTURED HOMES

FHA ELIGIBILITY

Fully acceptable for FHA financing with minimum 3.5% down payment.

Requires minimum FICO score of 620 to qualify.

STRUCTURAL REQUIREMENTS

Must have permanent perimeter foundation for mortgage approval.

Centered stilts provide additional structural support.

CONVERSION STANDARDS

No tongue, hitch, wheels, or DMV registration allowed. No special FHA approval process needed for qualifying homes.

Most manufactured homes are located within HOA communities, which may have additional rules and fees.



SANJESH SHARMA
Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052
sharma@thesharmagroup.net
437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

EQUAL HOUSING OPPORTUNITY

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state, or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.

THE SHARMA GROUP

T|S|G



MULTIPLE ADU'S ???

YES, WE'VE GOT YOU COVERED!

In a market where ADUs are becoming a larger part of the housing conversation,

YOU NEED MORE OPTIONS!

QUALIFICATION FLEXIBILITY

We can consider income from two ADUs, giving you more flexibility for borrowers purchasing or refinancing homes with additional living units on the property.

MAXIMUM UNITS

Eligible property is a SFR, 2-unit or 3-unit. A maximum of 2 ADUs are allowed on SFR and 2-unit; total units (primary + ADUs) cannot exceed 4 units.

Each ADU must be at least 500 square feet.

INCOME FLEXIBILITY

Standard full doc, 1-year P&L, 1099, and 12 months bank statement options for self-employed borrowers

SANJESH SHARMA
Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052
sharma@thesharmagroup.net
437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

EQUAL HOUSING OPPORTUNITY

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state, or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.

THE SHARMA GROUP

T|S|G

NO INCOME QUALIFIER

SIMPLIFIED INCOME VERIFICATION

Qualify based on bank statements instead of traditional income documentation.

BANK STATEMENT OPTIONS

Choose from 6-24 months of statements to demonstrate cash flow.

PROFIT/LOSS FLEXIBILITY

Submit audited or non-audited P&L statements to verify business income.

PERFECT FOR SELF-EMPLOYED

Ideal for entrepreneurs with complex income structures or seasonal earnings.

This program helps borrowers who have strong cash flow but don't fit conventional income requirements.



SANJESH SHARMA
Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052
sharma@thesharmagroup.net
437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

EQUAL HOUSING OPPORTUNITY

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state, or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.

THE SHARMA GROUP

TSG

Turn Renters into Homeowners

Earned Equity Program



No Credit, No Problem with Earned Equity Program!

The Earned Equity Program was created to address a growing need: more inclusive access to homeownership.

Many capable buyers are shut out by conventional lending - especially those with **nontraditional documentation, no credit score, or self-employment income.**

EEP BRIDGES THAT GAP -

PROGRAM HIGHLIGHTS:

- No FICO score or SSN required
- Wage Earner
- Self-Employed Income
- Bank Statement Only
- Gift Funds Allowed

EEP ALLOWS CLIENTS TO:

- Move into the home they plan to buy
- Make monthly payments through a long-term purchase agreement
- **Build equity over time - while living in the home.**

SANJESH SHARMA
Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052
sharma@thesharmagroup.net
437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

EQUAL HOUSING OPPORTUNITY

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state, or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.

THE SHARMA GROUP

T|S|G

VA LOANS *Did You Know???*

LOAN LIMIT

No maximum loan limit! VA does not set a maximum loan limit on VA loans, including for second-time or multiple uses, as long as you have "full entitlement". There is no cap on the purchase price. You can borrow as much as you can afford, and you are not required to make a down payment.

NO DEBT TO INCOME RATIO

The VA does not set a hard maximum debt-to-income ratio (DTI) for VA loans. Instead, the VA uses a specific percentage as a threshold for extra financial review and relies heavily on a unique metric called "residual income".

NO MORTGAGE INSURANCE

The VA does not require monthly mortgage insurance (like PMI or MIP) for VA loans. Instead of a monthly premium, the VA charges a one-time VA Funding Fee at closing (this fee is waived for disabled Veterans).

SURVIVING SPOUSE CAN QUALIFY

Qualifying surviving spouses receive the exact same home loan benefits as veterans, along with a few extra financial protections provided they meet specific eligibility requirements established by the Department of Veteran Affairs (VA).

HOME RENOVATION ALLOWED

The VA allows you to finance an extra $35,000 to $100,000 above the home's purchase price for repairs such as: replacing a roof, fixing outdated plumbing, installing a new HVAC unit, replacing broken windows, or correcting safety hazards like lead paint through a VA Renovation Loan.

MULTIPLE PROPERTIES

The Veteran is not limited to a one-time use of their VA home loan benefit, and can hold multiple active VA loans simultaneously. To buy an additional property, the Veteran must satisfy the VA's strict occupancy rules and have enough remaining loan entitlement.

SANJESH SHARMA
Branch Manager | Mortgage Consultant
NMLS #268518

626-712-3052
sharma@thesharmagroup.net
437 S Cataract Avenue, Suite 4A
San Dimas, California 91773

Powered by
Statewide Funding, Inc. NMLS #1105497

EQUAL HOUSING OPPORTUNITY

Statewide Funding, Inc. is committed to the letter and spirit of the United States policy for the achievement of equal housing opportunity throughout the nation. We provide all residential mortgage lending services without regard to race, color, religion, sex, handicap (disability), familial status, national origin, or any other characteristic protected by federal, state, or local law. As a mortgage banker, Statewide Funding, Inc. encourages and supports an affirmative advertising and marketing program in which there are no barriers to obtaining mortgage financing. We are an Equal Housing Lender.