

Thanks for a smooth closing.

Here's what else we can do for your buyers.

Signature Expanded (Non-QM)

Bank Statement

Self-employed 2+ years, 25%+ owner. 12 or 24 months of personal or business statements, with an expense factor.
Min score 600. Loans \$100K to \$4MM. Any occupancy.

1099 Only

1099 contractors and commission earners. 1 or 2 years of 1099s at 90% (10% expense factor), no tax returns.
Min score 600. Loans \$100K to \$4MM. Any occupancy.

P&L Only

Self-employed 2+ years, 25%+ owner. A 12 or 24 month P&L by a CPA, EA, or CTEC preparer replaces bank statements.
Min score 680. Loans \$100K to \$2MM. Any occupancy.

Asset Qualifier

Big liquid assets, little income. Post-closing assets are tested against the loan and debts. No income docs, no DTI.
Min score 600. Loans \$100K to \$3MM. Any occupancy.

DSCR

Rentals, business purpose only. Qualifies on the property's rent vs PITIA. No personal income docs, no DTI.
Min score 620. Loans from \$100K. Investment only.

WVOE

Salaried W-2, same employer 2+ years. HR completes Form 1005 instead of paystubs and W-2s; 2 months of statements.
Min score 680. Loans \$100K to \$2MM. Any occupancy.

Everything is still documented, just differently. Rates typically run higher than conventional.

Traditional loans

Conventional

Solid credit and steady income. The everyday loan.

FHA

More flexible on credit. A common fit for first-time buyers.

FHA with down payment assistance (CCM)

A repayable CCM second can cover the FHA down payment. Closing costs still apply; plan on seller concessions.
First-time or repeat buyers. Primary residence only.

VA

For eligible veterans, service members, and some surviving spouses.

USDA

For homes in USDA-eligible areas and buyers within the income limits.

MSHDA MI Home Loan

First-time buyers statewide (no home owned in 3 years) and repeat buyers in targeted areas. Conventional, FHA, VA, or USDA RD. MI 10K DPA adds up to \$10,000 statewide on FHA, RD, or Conventional for down payment, closing costs, or prepaids.

Min score 640. Price limit \$566,355. Income limits by household size and county. Homebuyer education required.

Moving up

Buy before you sell

Sellers can buy the next home first. We can leave the current home's payment out of their debt ratio; a bridge loan can tap equity.

**Conventional: under contract, financing contingencies cleared.
Signature Expanded: listing in 90 days, 20%+ equity, reserves.**

Have a buyer in mind? Text me.

Send a quick note on the scenario and I'll tell you what fits.

Kelli DeGrendel, my Loan Partner, gathers docs. Tonya Pinard and Megan Koby keep your file on track from contract to close.



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For real estate professionals. This piece is for professional real estate agent use only. It is not intended for consumer use. Greg Goddard, Sr. Mortgage Consultant, NMLS #1478824. Licensed in Michigan. CrossCountry Mortgage, LLC, NMLS3029 (www.nmlsconsumeraccess.org). Branch: 43252 Woodward Ave, Suite 202, Bloomfield Hills, MI 48302. Equal Housing Opportunity. This is not a commitment to lend. All loans subject to credit approval, underwriting, property and eligibility requirements; not all borrowers qualify. Signature Expanded is Non-QM; rates are typically higher than conventional. FHA, VA, and USDA loans follow agency guidelines. MSHDA programs, including down payment assistance, are subject to MSHDA guidelines, income and sales price limits, and funding availability. Bridge financing and leaving out the departing home's payment depend on program, sale status, equity, and reserves. CCM down payment assistance is a repayable second mortgage. MI 10K DPA is a separate loan. Details as of October 2026; subject to change. Goddard Group is a team of CrossCountry Mortgage, LLC.