

## EVERY LOAN PROGRAM IN THE NATION

**Pineyro Capital Group Inc. (NMLS 420112)** is a leading Florida mortgage brokerage with over 50 years of combined experience in residential and commercial lending. Partnering with **200+ approved banks**, we offer **100+ loan programs** across Conventional, Government, and Non-QM solutions—including Bank Statement, Jumbo, ITIN, No Ratio, Foreign National, Investor Loans, and more.



FHA, VA, USDA, FNMA,  
Reverse



Every No Money Down  
Option



3% Down Conventional



Jumbo Loans to \$20M



No Ratio Owner Occupied



3, 12 and 24 Mo Bank Statement ONLY



Profit and Loss (P&L) Only



1099 Only



Foreign National and ITIN



NO Ratio

# NO MONEY DOWN

**Pineyro Capital Group Inc. NMLS# 420112** offers a full suite of No Money Down Mortgage Programs, including FHA, VA, and USDA options—all designed to make homeownership more attainable for qualified Florida buyers. These programs allow eligible clients to purchase a home with zero upfront costs, flexible guidelines, and lower credit score requirements, helping more Floridians achieve their dream of homeownership without the burden of a large down payment.

## Program Overview

- **\$0 Down** Payment Options
- Low Credit Score **Flexibility**
- **Seller-Paid** Closing Costs
- Gift Funds & Down Payment Assistance **Allowed**
- Competitive **Fixed Interest Rates**
- Primary Residences **Only**
- **Flexible** Income & Debt Ratios
- **Backed** by Federal Programs

# FHA MORTGAGE

**Pineyro Capital Group Inc. NMLS# 420112** specializes in FHA Loans. Our FHA loans are a great option for first time home buyers in Florida. Your down payment can be as low as 3.5% of the purchase price, plus your closing costs and fees can be covered through seller allowed concessions. But remember you don't have to be a first time home buyer to be eligible for a FHA loan.

## Program Overview

- FICO's Starting at **500 = 10% Down & 581+ Middle FICO = 3.5% Down**
- **W-2 & Paystub Only** Allowed
- **Self-Employed** Borrowers Allowed
- Refer/Eligible **Manual UW** Allowed
- **No Tradelines Required** with AUS Approve/Eligible
- Primary Borrowers with **1 FICO Allowed**
- **Non FICO** Co-Borrowers Allowed
- **Manufactured Homes** Allowed
- Spot Approvals Allowed
- **DACA / Dreamers** Allowed



# CONVENTIONAL

**Pineyro Capital Group Inc. NMLS# 420112** specializes in Conventional Loans, also known as a “conforming” loan, a conventional mortgage loan is any type of home loan that is guaranteed by a private lender or a government-sponsored enterprise like Fannie Mae. These loans are best for borrowers with good credit and an adequate down payment, which could be as little as 3% of the purchase price.

## Program Overview

- FICOs Starting at **620**
- **W-2 & Paystub** Only Allowed
- Self-Employed Borrowers **Allowed**
- 1 Year Tax Returns **Self-Employed**
- **3% LTV Down** with 620 FICO
- **High Balance to 95% LTV** with 620 FICO
- Up to **10 Financed Properties**
- 100% **Gift Funds OK**
- 85% LTV on **Non Owner Occupied Purchases**
- **DACA / Dreamers** | 97% LTV Min FICO 620

# VA MORTGAGE

**Pineyro Capital Group Inc. (NMLS# 420112)** specializes in helping Veterans achieve homeownership dreams through VA loans. These government-backed mortgages are available to Veterans, service members, and surviving spouses, provided by private lenders, offering competitive rates and terms for various property types.

## Program Overview

- **\$0 Down** Payment for Veterans
- FICOs starting at **520**
- 100% LTV Cash Out Min **FICO 620**
- Self-Employed Borrowers **Allowed**
- W2 & Paystub **Only**
- Debt-to-income (DTI) ratio up to **54.99%**
- Manufactured Homes **Allowed**
- US Veterans, Service Members, and Certain Reservists, National Guard Members, and Select Surviving Spouses **May be Eligible**
- **NO Private Mortgage Insurance**



# USDA MORTGAGE

**Pineyro Capital Group Inc., NMLS# 420112**, specializes in USDA Loans—affordable home financing backed by the U.S. Department of Agriculture. Designed for low to moderate-income families in eligible Florida rural areas, this program allows qualified borrowers to purchase, build, rehab, or relocate a home.

## Program Overview

- Minimum **550 FICO** Required
- LTV to **100%**
- **NO Money Down**
- **No** Cash Reserve Requirement
- **Seller Can Credit up to 6%** of Sale Prices Towards Buyers Closing Costs
- Manufactured Homes **May Be Eligible** - Typically, the home needs to be permanent or anchored and permitted.
- Primary Residences **Only**
- **Maximum** 32% / 52% Debt to Income Ratio (DTI)

# ITIN MORTGAGE

**Pineyro Capital Group Inc. NMLS# 420112** is a leader in working with people abroad who want to buy or refinance their property located in the United States. Individual Tax Identification Number (ITIN) loans are for borrowers who do not have Social Security numbers. Borrowers with ITIN cards can qualify for a mortgage as long as they meet the eligibility requirements. This loan product is a full doc non-QM mortgage offering flexibility for individuals residing in the United States.

## Program Overview

- Loan amount up to **\$2 million**
- **660 Minimum Middle FICO** Required
- Owner Occupied **Only**
- Maximum Loan to Value (LTV) **80%**
- Debt-to-income (DTI) **ratio up to 50%**
- Bank Statement, Full Doc & 1099 income options
- **No housing history allowed** (certain restrictions apply)
- **Unexpired** government photo ID and ITIN card or letter from IRS required





# FOREIGN NATIONAL

**Pineyro Capital Group Inc. NMLS# 420112** is a leader in working with people abroad who want to buy or refinance their property located in the United States. Our Foreign National home loan program has a flexible, alternative documentation process with realistic guidelines which helps more borrowers to qualify.

## Program Overview

- Loan amount **up to \$4 million**
- **660 Minimum** Middle FICO Required
- **NO SCORE** Allowed with a 5% Reduction on Maximum LTV
- **NO Income, NO Job,** or Credit Required
- Maximum Loan to Value (**LTV**) **75%**
- Non - Owner Occupied **Only**
- **Provide 2 Months** Bank Statements From Foreign or U.S. Bank (if available)
- **ALL Property Types** Welcomed
- **30 Year and 40 Year** Amortization Available



# BANK STATEMENT

**Pineyro Capital Group Inc. NMLS# 420112** specializes in Non-QM and Bank Statement Loans, particularly beneficial for self-employed individuals. With Bank Statement Loans, self-employed borrowers can secure a home loan without demonstrating net income on tax returns or pay stubs. Instead, we assess your non-traditional income over 12 months using bank statements. If you meet our criteria, you can obtain a mortgage loan at a competitive rate.

## Program Overview

- Credit Scores **as low as 600**
- Purchase Money & Rate/Term Refi to **90% LTV**
- Loan Amounts to **\$4 Million**
- Declining Markets **Allowed**
- **First Time Homebuyer (FTHB)** Allowed
- **Qualify w/ 12 Months Bank Statements:** Personal, Commingled, Business
- Minimum 25% of **Business Ownership** Required
- **30 and 40 Year** Fixed Rate Options Available
- **12 Months** from Bankruptcy or Foreclosure

# NO RATIO MORTGAGE

**Pineyro Capital Group Inc. NMLS# 420112** specializes in No Ratio Owner Occupied Loans. Our owner occupied no income and no employment verification mortgage loan options open the doors of homeownership for credit-worthy borrowers who don't bank traditionally or have otherwise been locked out from opportunities and access to financing.

## Program Overview

- Loan Amounts up to **\$4M**
- Up to 80% LTV allowed, **min. 720 FICO**
- FICO's as **low as 660**
- Owner-Occupied & Second Homes **Allowed**
- **NO VOR** (Verification of Rental) required on FTHB Purchases
- Assets Sourced and Seasoned **for 30 Days**
- US Citizen, Permanent Resident Alien, Non-Permanent Resident Alien (With US Credit and acceptable VISA)
- **NO** Prepayment Penalty





# 1099 ONLY MORTGAGE

**Pineyro Capital Group Inc. NMLS# 420112** specializes in Self Employed Owner Occupied Loans with limited income documentation. Our 1099 ONLY Loan is the ideal solution for sole proprietors and contract individuals seeking mortgage financing. Tailored for those with 1099 income, this program requires 1099s for the last year and a one-year history with the same employer.

## Program Overview

- Tax Returns **NOT** Required
- Loan Amounts up to **\$4M**
- Up to **90% LTV** allowed
- FICO's as **low as 620**
- **Gift Funds** Allowed
- **DTI 55% Max**
- 1 Year History with **Same Employer**
- **Blended** Income OK
- Qualify Using Either **One or Two Years** 1099





# PROFIT AND LOSS ONLY

**Pineyro Capital Group Inc.'s NMLS# 420112** P&L Only Program is the perfect option for borrowers who need an alternative method to show the strength of their business without having to show tax returns, submit a 4506-C or 12/24 months of bank statements. With a minimum credit score requirement of 640 and a maximum loan-to-value of 90% (with no MI), this is a wonderful option for self employed borrowers.

## Program Overview

- Use a **UNAUDITED business Profit & Loss (P&L)** statement
- Loan amount up to **\$4 million**
- **640 Minimum Middle FICO** Required (or NO score)
- Owner Occupied and Non Owner Occupied **Allowed**
- Maximum Loan to Value (**LTV**) **90%**
- 2 months of bank statements **required**
- **P&L by** Licensed CPA, Enrolled Tax Agent, or Licensed Tax Preparer
- **3 Month Reserves** Required
- Debt-to-income (DTI) ratio **up to 55%**



# ASSET UTILIZATION

**Pineyro Capital Group Inc.'s NMLS# 420112** Asset Utilization or asset-based home loan, qualifies you based on your assets as income without requiring them as collateral. It's ideal for those without traditional employment proof, like self-employed individuals. This option also suits retirees using bank and retirement accounts for qualification, catering to those lacking regular income or conventional loan documentation.

## Program Overview

- Minimum **640 FICO** required
- Up to **80% CLTV**
- **Savings and Checking** at 100%
- Securities **at 100%**
- **Retirement** at 70%
- Income calculation — **All Eligible Assets Divided by 60**
- Loan amounts up to **\$4MM**
- **3 Months** of Reserves Required



# CONDO-TEL

**Pineyro Capital Group Inc. NMLS# 420112** specializes in Condo Hotel Mortgage Loans. A Condotel is a unique type of residential and rental property. They are typically units within a condo property that are sold to individual owners and have the amenities of a hotel. They are popular in touristy areas or where there is a high demand for hotel rooms and rental properties. We have flexible guidelines to help your clients get the financing they need for these unique types of investment properties.

## Program Overview

- Owner Occupied, Second home and Non-Owner **Available**
- Full, Alt Doc, or DSCR **Income Verification** Allowed
- Up to **85% LTV** allowed
- Loan Amounts to **\$2M**
- **Short Term Rental Allowed:** AirBNB, VRBO, etc. for income
- Minimum Required **500 SQFT**
- **Fully Functioning** Kitchen Required
- **Bedroom** Required



# CLOSED END SECOND

Introducing **Pineyro Capital Group Inc. NMLS# 420112's** exclusive bank statement 2nd loan, up to \$1M! Unlike a HELOC, this closed end loan disburses all funds at once, ideal for cash-out, debt consolidation, or piggy-back purchase junior lien programs on primary residences, second homes, or 1-4 unit investment properties. Perfect for keeping your low-rate first mortgage while accessing equity for various needs like debt consolidation, real estate investments, renovations, and more.

## Program Overview

- Minimum **660 FICO** Required
- **CLTVs** to 90%
- **No Reserve** Requirement
- Loan Amounts **\$100,000 to \$1M**
- Maximum **CLTV to \$5M**
- **Standalone** & Purchase Money
- Full Doc and Bank Statement **Options**
- **Fixed Rate**, Fully Am, – 10, 15, 20 & 30 year
- **All** Property Types Welcomed

# FHA RENOVATION MORTGAGE

**Pineyro Capital Group Inc.'s NMLS# 420112** proudly offers FHA's renovation loans within the State of Florida. An FHA 203(k) loan lets you buy or refinance a home that needs repairs, rolling the renovation costs into the mortgage. This option covers both the purchase price and upgrades, allowing you to pay for renovations over time. FHA 203(k) loans, insured by the Federal Housing Administration, offer more flexible qualification requirements and can be a cost-effective way to finance home improvements, especially in pricey areas.

## Program Overview

### 203(k) eligible projects

Among other things, FHA 203(k) mortgages can be used to:

- Improve a home's functionality or attractiveness
- Eliminate health and safety hazards
- Rehab the plumbing or sewer systems
- Install or repair the roof, gutters and downspouts
- Install or replace the flooring
- Improve major aspects of the landscaping
- Ensure accessibility for a disabled person
- Make a home more energy-efficient





# BLANKET MORTGAGE

**Pineyro Capital Group Inc. NMLS# 420112** is committed to supporting real estate investors by offering a streamlined and cost-effective approach to securing the necessary funds for expanding their real estate portfolios. Our **Blanket Mortgage** solution allows investors to consolidate loans for 3-25 properties into a single, tailored plan, easing the burden and ensuring manageable payments. This customized approach saves investors valuable time, alleviates stress, and reduces monthly expenses.

## Program Overview

- A Single Mortgage for **Up To 25 Properties**
- **Partial Release Clauses** - Individual Pieces of Real Estate May Be Sold
- **Experienced Investors Only** 1-4 Residential Units Allowed
- Mixed Transactions Allowed (**Purchase, Cash-Out**)
- Loan **DSCR Minimum 1.20** | **Property DSCR Minimum 1.00**
- **Minimum \$50,000** Property Loan Balance
- **Maximum \$1M** Property Loan Balance
- **Minimum** Loan Amount \$400,000
- **Maximum** Loan Amount \$10M



# NON OWNER NO INCOME

**Pineyro Capital Group Inc. NMLS# 420112** specializes in funding real estate investors with our business purpose DSCR loan. Using the property's DSCR, we qualify loans based on cash flow and market rents. If rental income meets or exceeds mortgage payments, the property qualifies for our investor loan.

## Program Overview

- **NO** 4506T, **NO** Tax Returns, **NO** W-2s or **NO** Paystubs
- First Time Investors **Allowed**
- Multipurpose LLC **Allowed**
- **Loan Amounts** to \$3.5 Million
- Ability To **Use Above Market Rents** (With Supporting Documentation)
- **Maximum 85% LTV** (Minimum 720+ FICO)
- **Foreign Nationals** Allowed
- Negative **DSCRs** OK
- **NO LTV Restrictions** on 2-4 units
- FICOs As Low As **620**



# FIX AND FLIP

**Pineyro Capital Group Inc., NMLS# 420112** along with our investment funding division, specializes in short-term house flipping and hard money fix and flip loans. Our team customizes flexible loan structures to streamline property acquisition, renovation, and sale for profit. We offer acquisition funds and, in many cases, support for renovation costs disbursed as work progresses. Connect with us promptly to explore our loan options and support for your project.

## Program Overview

- **12 - 18 Month** Term
- **Light and Heavy** Rehab Options Available
- **Purchases to 90%** of the As-Is Value **or 70%** of the After-Repaired Value (ARV)
- Draw Management and **Inspection Scheduling** Via Phone App
- Ongoing or **Stalled Construction Projects** Are Permitted
- **640 FICO** Minimum
- **\$2M Maximum** Loan Amount
- Business Purpose / **Investment Only**
- **First Time** Investors OK
- 1-4 Unit Properties **Allowed**
- **36 Month Seasoning** For All Credit Events



# GROUND UP CONSTRUCTION

**Pineyro Capital Group Inc., NMLS# 420112** along with our investment funding division, specializes in ground up construction. Ground up construction means building homes on empty land. It includes preparing the land, creating foundations, constructing the building, adding installations, and finishing touches to make a livable space. We offer construction funds with limited documentation to get your project vertical. Connect with us promptly to explore our loan options and support for your project.

## Program Overview

- Maximum **Loan to Cost 85%**
- Maximum **Loan to ARV 70%**
- Maximum **Loan to Value 75%**
- **Funding for SFRs**, Condos, Townhomes, 2-4 Units, and 5-9 Units
- Proceeds for **Purchase, Refinance, or Refinance Cash-out**
- **13, 19, and 24-Month Loan Terms** with Extension Options Available
- Coverage For up to **100% of Vertical Costs**
- **NO Income** Verification
- **\$200,000 Minimum** Loan Amount
- Maximum \$10M Loan Amount (subject to longer approval time and requirements)



# HARD MONEY LOAN

**Pineyro Capital Group Inc., NMLS# 420112** along with our investment funding division, specializes in ground up construction. Ground up construction means building homes on empty land. It includes preparing the land, creating foundations, constructing the building, adding installations, and finishing touches to make a livable space. We offer construction funds with limited documentation to get your project vertical. Connect with us promptly to explore our loan options and support for your project.

## Program Overview

- **Max 70% LTV Purchase | Max 65% LTV Refinance**
- **NO Credit Score** Required
- Max Loan **\$10M**
- **NO Income** Verification Required
- **NO Assets** Verification Required
- **NO Reserve** Verification Required
- 12-16 Month Terms, **Interest Only**
- **LLC or Corporate** Closing Available
- Residential and Commercial **Allowed**
- **NO PRIMARY RESIDENCE ALLOWED**

# TRANSACTIONAL FUNDING

Introducing **Pineyro Capital Group Inc. NMLS# 420112's Transactional Funding Program**. Transactional funding, also known as same-day funds or "flash cash," is a short-term loan popular among businesses and real estate investors for swift transactions. Typically used by wholesalers for double or simultaneous closings, it enables them to buy and sell properties quickly without using their own capital. This financing option is versatile and can be applied to any type of real estate transaction, provided the closing agent facilitates both transactions and the lender verifies all necessary details before releasing the funds.

## How It Works?

- 1 The wholesaler finds a motivated seller and both parties agree to a below-market purchase price (the A-to-B transaction)
- 2 When the wholesaler finds an end-buyer, they will sign a new purchase agreement (the B-to-C transaction) to purchase the property at a higher price and close on the same day as the A-to-B transaction
- 3 The wholesaler secures transactional funding to buy the property from the seller. When both transactions are complete, the wholesaler repays the transactional funding loan from the proceeds of the B-to-C transaction and keeps the difference as their profit





# JOIN OUR TEAM

## As a Licensed Florida MLO

- Must be licensed as a Florida MLO
- Max compensation: 200 basis points
- Access to 200+ loan programs
- 1099 pay structure
- Personal landing page
- Personalized marketing materials
- Custom loan application link
- Processing staff manages from application to closing
- Get within 48 business hours from funding confirmation

Disclaimer: As a licensed MLO, you will be a 1099 employee of Pineyro Capital Group Inc. (NMLS# 420112). You must hold a Florida MLO license. Realtors are welcomed.

## As a Commercial MLO

- NO Licensure Required
- Ability to originate in 40+ states
- Owner Occupied is **NOT** allowed
- Max compensation: 100 basis points
- Access to every investor loan program
- 1099 pay structure
- Personal landing page & Personalized marketing materials
- Custom loan application link
- Processing staff manages from application to closing

Disclaimer: No license is required for this program. You will exclusively offer commercial business purpose loans to real estate investors and business owners. You will be a 1099 employee of Pineyro Group of Companies. Realtors are welcome.