MI / NEXA Lending

MR. ICONIK

THE PROGRAM LIST

When a deal gets stuck, call me.



I shop over 250 lenders through NEXA Lending. Here's what that opens up for your clients, from a first-time buyer with 3.5% down to a foreign national buying a fourplex.

— Hablo español. Your Spanish-speaking clients deal with me directly, in Spanish.

01 EVERYDAY HOME LOANS

The buyers you see every week, with more ways to get them to the closing table.

- **Conventional**: as little as 3% down for first-time buyers
- **FHA**: 3.5% down, credit scores from 580
- **VA**: 0% down for veterans and active-duty buyers
- **USDA**: 0% down in eligible areas
- **Jumbo**: loan amounts above the conforming limit
- **Down payment assistance**: grants and programs for first-time buyers
- **Doctor loans**: low down payment and no PMI for physicians and other medical professionals
- **2–4 unit homes**: your buyer lives in one unit, and the rent from the others helps them qualify
- **Condos, co-ops and non-warrantable condos**: including the buildings other lenders won't touch
- **Manufactured and modular homes**
- **Section 184**: home loans for Native American buyers

02 SELF-EMPLOYED, NON-TRADITIONAL INCOME AND CREDIT COMEBACKS

Your buyer makes real money. Their tax return says otherwise.

- **Bank statement loans**: 12 or 24 months, personal or business accounts
- **P&L only**: qualify on a profit and loss statement signed by a CPA or tax preparer
- **1099 only**: for contractors and gig workers
- **Asset-based**: qualify on savings, retirement or stock (RSUs) instead of income
- **Written VOE only**: the employer verifies income in writing, no tax returns
- **K-1 only**: for partners and S-corp owners
- **One year of tax returns instead of two**
- **Recent credit event**: a bankruptcy, foreclosure or short sale in the past few years
- **Interest-only payment options**

03 ITIN, FOREIGN NATIONAL AND VISA BUYERS

No Social Security number, or no U.S. credit at all. Still a buyer.

- **ITIN loans**: for buyers who file taxes with an ITIN
- **Foreign national loans**: no U.S. credit history required
- **Work-visa and non-permanent resident buyers**

04 BUILD AND RENOVATE

The house needs work, or there's no house yet.

- **FHA 203(k), Standard and Limited**: buy plus repairs in one loan
- **Fannie Mae HomeStyle**: the conventional renovation loan
- **Renovation loans based on the after-repair value**
- **One-time-close construction**: build the home with a single closing
- **Lot and land loans**

05 INVESTORS

Your investor wants to qualify on the rent and leave the W-2 out of it.

- **DSCR loans**: qualify on the property's rental income, no personal income docs
- **Short-term rental DSCR**: Airbnbs and vacation rentals
- **5–10 unit residential**
- **Fix and flip, fix and hold**: purchase plus rehab money
- **Bridge loans**: buy the next one before the last one sells
- **Ground-up construction for investors**
- **Private and hard money**: for the deals that can't wait or don't fit a box
- **Close in an LLC or a trust**

06 REFINANCE AND HOME EQUITY

Your past clients are sitting on equity. That's your next deal.

- **Cash-out refinance**
- **Rate-and-term refinance**
- **FHA Streamline and VA IRRRL**: the VA streamline
- **NEXA HELOC**: all-digital, funded in under 5 days
- **Home equity loans**: fixed-rate second mortgages
- **Home equity agreements**: cash now in exchange for a share of the home's future value, with no monthly payment

07 REVERSE MORTGAGES

Your 62-year-old seller wants to move without taking on a new payment.

- **HECM reverse mortgage**: for homeowners 62 and older who want to turn equity into cash
- **Reverse for purchase**: buy the next home with no monthly mortgage payment (taxes and insurance still apply)
- **Jumbo reverse**: for higher-value homes

08 COMMERCIAL AND BUSINESS

Five units and up, storefronts, and the building your client's business runs out of.

- **Multifamily, 5+ units**
- **Mixed-use**
- **Retail, office and industrial**
- **Owner-occupied business property**
- **Church and ministry loans**

OUT-OF-STATE DEALS

Your client is moving out of state. You still get paid.

Through NEXA Lending, my team writes residential loans in 48 states (every state but Massachusetts and New York) and business-purpose loans in all 50.

Your client moves to Florida. You connect them with an agent there and earn your agent-to-agent fee. My team handles the loan, so your client isn't starting over with a stranger's lender. And if you're on my team as a marketer, your marketing brought that client in, so you're paid on that loan too.

Got a buyer another lender told no?

Text me the scenario, in English or Spanish. I'll tell you which program fits and how I'd get it closed.

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