



INTEREST ONLY

All the tax benefits of owning a home without the long-term commitment

Soft Money:

- Up to 90% LTV, No MI
- Self-employed and owner occupied
- 600 minimum credit score
- Qualify off the first principal and interest payment

Hard Money:

- Wage earner or self-employed for non-owner, foreign national or business purpose
- No minimum credit score on exception



MC Financial, Inc.

7315 Wisconsin Avenue
Suite 400W
Bethesda, MD 20814
www.RayPcruz.com

Ray P. Cruz

Mortgage Banker
(301) 761-2278
RCruz@MCFinc.com
NMLS# 385064



Lender NMLS #1061701. MC Financial, Inc. is a residential lender serving California, Maryland, Virginia, Delaware, Florida and Washington, DC. This is not a commitment to lend. All loans subject to credit approval. Guidelines subject to change without prior notice. This information is provided to assist business professionals only and is not an advertisement extended to the consumer as defined by Section 226.2 Regulation Z. - EOE. Equal Housing Lender. Corporate Headquarters: 7315 Wisconsin Avenue, Suite 400W, Bethesda, MD 20814 www.mcfinc.com

