

# MKG Enterprises Corp

Loan Products • Structured like a menu for fast routing

NMLS 1370394

## Starters (Fast Tools)

### Scenario Desk (Fast Route)

Send address, occupancy, units, credit estimate, down/reserves, and timeline. We route to the cleanest lane and return a checklist.

*Best when you need a quick yes/no and a tight conditions list.*

### Credit Track Simulator (Borrower-Paid)

Tri-merge optimization planning to improve mortgage FICO 5/4/2 outcomes and strengthen approval odds.

*Great for buyers who are close but not quite there yet.*

### Pre-Approval & Offer Support

Fast pre-qual, payment scenarios, and clean pre-approval letters to support negotiations.

*Built for agents working hot inventory and short escrow timelines.*

## Homebuyer Classics (1-4 Units)

### FHA

Low down payment and flexible credit for primary residences (1-4 units).

*Ideal for recovering credit and higher DTI profiles.*

### Conventional

Primary, second home, and 1-4 unit purchase/refi with strong credit paths.

*Best for clean underwriting and smoother appraisals.*

### VA

Eligible Veterans and active duty with competitive terms and low cash-to-close potential.

*COE required.*

### USDA

Qualified rural-area primary homes for eligible borrowers.

*Confirm address early.*

### Down Payment Assistance (DPA)

Programs that can reduce upfront cash needs for qualified buyers (availability varies by state and guidelines).

*Turn 'almost buyers' into closable buyers.*

## Investor Favorites

### DSCR (1-4 Unit Rentals)

Underwrite based on rental income and property cash flow, not personal tax returns (guideline dependent).

*Great for scaling portfolios; often LLC-friendly.*

### Non-QM Bank Statement

Alternative documentation for self-employed and 1099 borrowers when tax returns understate cash flow.

*12-24 months statements typically used.*

### Bridge Loan

Short-term financing for time-sensitive acquisitions, repositioning, or value-add before takeout refi.

*Use when speed matters and exit strategy is clear.*

### Fix & Flip / Rehab

Acquisition plus renovation funding paths for properties that are not financeable as-is.

*Scope and budget required.*

### Jumbo / Super Jumbo

High-balance and large loan requests with flexible structuring for complex profiles.

*For affluent clients and unique assets.*

## Chef's Specials (Deal Savers)

### CLE2M (Closed-End Second Mortgage)

A structured second lien to bridge the financing gap when the first mortgage caps out or cash-to-close is tight.

*Revives stale listings and expands the buyer pool.*

### Conventional First + Blended Second

Pair a conventional first mortgage with a structured second to support higher purchase prices and affordability.

*Best when buyer qualifies on the first but needs a clean remainder.*

### Appraisal/Price Gap Structuring

Scenario design to reduce fallout when value, cash, or payment constraints threaten the contract.

*Tight, upfront terms keep negotiations clean.*

## Family Style (Multifamily & CRE)

### Multifamily DSCR (5-9 Units)

Small multifamily acquisition/refi with underwriting anchored to rent roll and operating results.

*Rent roll + T-12 (or operating statement) recommended.*

### Commercial (10+ Units | \$1M+ Requests)

DSCR and commercial lending across apartments, retail centers, industrial/warehouse, office, and student housing.

*Entity docs, rent roll, and T-12 required.*

## How to Order (Submission Checklist)

Send these ingredients to get a fast route + clean checklist:

- Property address + occupancy (primary/second/investment) + number of units
- Purchase price and target loan amount(s) or current balance for refi
- Estimated credit score range + down payment + reserves
- Income type (W-2 / self-employed / 1099 / DSCR / asset-based)
- Timeline + any known deal killers (HOA, condo, repairs, appraisal risk, title)
- For rentals: leases/market rents, rent roll (if 2+ units), and insurance quote
- For multifamily/CRE: rent roll + T-12 + entity docs + schedule of real estate

## Partner Advantage

**Listing Agent:** Before reducing price, let's solve the financing gap. MKG can structure a first + CLE2M/blended second option to expand your buyer pool and cut fallout.

**Buyer Agent:** If underwriting or cash-to-close is tight, MKG can pivot quickly—DPA, DSCR, or a structured second—so you don't lose the house.

**Loan Officer / Broker:** Send the scenario first. We'll route it into the cleanest lane—agency, DSCR, Non-QM, bridge, or structured second—and return a tight checklist to avoid last-minute conditions.

## Service Standards

<b>Speed</b>	Scenario routing + checklist designed to reduce last-minute conditions.
<b>Structure</b>	Multiple lanes: agency, DSCR, Non-QM, bridge, CLE2M/blended second, multifamily & CRE.
<b>Partner-First</b>	Coordinated pre-approval support and clean communication for agents and brokers.

Not a commitment to lend. All loans subject to underwriting, appraisal, title, program guidelines, and state availability. Terms, rates, and program features may change without notice. MKG Enterprises Corp | NMLS 1370394.