

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

Speed	Scenario routing + checklist designed to reduce last-minute conditions.
Structure	Multiple lanes: agency, DSCR, Non-QM, bridge, CLE2M/blended second, multifamily & CRE.
Partner-First	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.