



Mortgage Strategies Built Around You

MORTGAGE PROGRAM PORTFOLIO

A Reputation for Excellence

Primary Residences • Second Homes • Investment Properties • Refinancing
• Home Equity Strategies



OUR APPROACH

At Delarosa Financial Inc., we provide tailored mortgage strategies for primary residences, second homes, investment properties, refinances, and home equity planning.

Our approach is advisory, discreet, and designed around each client's financial profile, goals, and long-term plans. We do not believe in one-size-fits-all lending. Instead, we guide clients through a curated selection of mortgage programs and structures based on what best aligns with their situation.

Whether you are purchasing a home, expanding an investment portfolio, restructuring existing debt, or navigating a complex scenario, our role is to simplify the process while delivering clarity, confidence, and precision at every step.

A First-Class Mortgage Experience



PRIMARY AND SECONDARY RESIDENCE PROGRAMS

Designed for clients purchasing or refinancing primary residences and second homes. This category represents the foundation of residential lending and is tailored based on each client's income structure, credit profile, and long-term plans.

While these programs are most commonly associated with owner-occupied homes, select options may also be used for investment properties depending on the financing structure and overall strategy.

Examples of programs may include

- Conventional Conforming Loan Programs
- High Balance Conventional Loan Programs
- FHA-insured Loan Programs
- VA-backed Loan Programs
- USDA Rural Housing Loan Programs
- Jumbo Loan Programs when loan amounts exceed conventional limits
- Conventional options applicable to investment properties

Our advisory process focuses on aligning the appropriate structure with your broader financial objectives rather than asking you to select a program upfront.



LOW DOWN PAYMENT AND ASSISTANCE PROGRAMS

Created to support buyers seeking to reduce upfront cash requirements while maintaining sound financing strategies. These programs are commonly used for primary residences and, in select cases, may apply to other property types depending on eligibility and structure.

Examples of programs may include

- Low Down Payment Purchase Programs
- Down Payment Assistance Programs
- FHA programs paired with approved assistance structures
- VA and USDA zero-down options where eligible
- State and local homebuyer assistance pathways

The focus is not minimums, but thoughtful planning that balances affordability, sustainability, and long-term ownership goals.



BUSINESS OWNER AND ENTREPRENEUR PROGRAMS

Built for clients whose income is strong but does not follow traditional W2 documentation. Business owners, entrepreneurs, consultants, and commission-based professionals often require alternative approaches to income analysis. These programs evaluate cash flow, assets, and overall financial strength more holistically.

Examples of programs may include

- Bank Statement Loan Programs
- 1099 Income Loan Programs
- Profit and Loss Statement Loan Programs
- Asset Based Loan Programs
- Asset Depletion Loan Programs
- Jumbo alternatives designed for self-employed borrowers

These programs may be used for purchases or refinances, depending on the overall strategy.



INVESTOR AND PORTFOLIO FINANCING PROGRAMS

Structured for clients acquiring or refinancing investment properties, whether as individual assets or part of a broader real estate portfolio. These programs support both long-term hold strategies and shorter-term investment approaches.

Examples of programs may include

- DSCR Investor Cash Flow Loan Programs
- Portfolio Investor Loan Programs
- Rental Property Financing Options
- Short-term rental financing structures when applicable
- Foreign National Investor Loan Programs
- Short-term acquisition financing for investors

Each strategy is evaluated based on property performance, portfolio structure, and long-term investment objectives.

MEDICAL AND LICENSED PROFESSIONAL PROGRAMS

Designed specifically for licensed professionals with strong earning potential and unique career paths.

These programs recognize the financial profiles of medical and licensed professionals, including student loan considerations and income growth trajectories.

Examples of programs may include

- Medical Professional Loan Programs
- Doctor Loan Programs
- High-balance or jumbo options depending on purchase price and structure

This category is commonly used by physicians, dentists, and other licensed professionals seeking flexibility and thoughtful structuring.

REFINANCE AND HOME EQUITY OPTIMIZATION

Focused on restructuring existing mortgages or accessing home equity with intention. Whether the goal is to lower monthly payments, adjust loan terms, consolidate debt, or access equity for strategic use, this category emphasizes long-term planning over short-term decisions.

Examples of programs may include

- Rate and Term Refinance Programs
- Cash-Out Refinance Programs
- Home Equity Line of Credit Programs
- Second Lien Loan Programs

Each option is evaluated within the context of current market conditions, existing loan structures, and future objectives.



CUSTOM AND NON-STANDARD SCENARIOS

Created for situations that require a tailored, case-by-case approach. These solutions are designed intentionally and deployed strategically when standard financing paths are not the most effective option.

Examples of programs may include

- Bridge and Transitional Loan Programs
- Renovation and Property Improvement Loan Programs
- ITIN Loan Programs
- Asset-based qualification options
- Short-term acquisition financing (hard money)

This category reflects our ability to design solutions thoughtfully when circumstances call for precision and flexibility.

MORTGAGE PROGRAM INDEX

The following is a reference list of mortgage program types we support across our advisory platform. Availability and suitability depend on each client's financial profile and objectives.

- Conventional Conforming Loan Programs
- High Balance Conventional Loan Programs
- Conventional Adjustable Rate Mortgage Programs
- First-Time Homebuyer Conventional Programs
- FHA-insured Loan Programs
- FHA Streamline Refinance Programs
- FHA 203k Renovation Loan Programs
- VA-backed Loan Programs
- VA IRRRL Streamline Refinance Programs
- USDA Rural Housing Loan Programs
- Low Down Payment Purchase Programs
- Down Payment Assistance Programs
- State and Local Homebuyer Assistance Programs
- Jumbo Loan Programs
- Jumbo Adjustable Rate Mortgage Programs
- Jumbo Interest-Only Programs where applicable
- Bank Statement Loan Programs
- 1099 Income Loan Programs
- Profit and Loss Statement Loan Programs
- Asset Based Loan Programs
- Asset Depletion Loan Programs
- DSCR Investor Cash Flow Loan Programs
- Portfolio Investor Loan Programs
- Rental Property Loan Programs
- Short-Term Rental Financing Programs
- Foreign National Investor Loan Programs
- Medical Professional Loan Programs
- Doctor Loan Programs
- Rate and Term Refinance Programs
- Cash-Out Refinance Programs
- Home Equity Line of Credit Programs
- Closed-End Second Lien Loan Programs
- Renovation and Property Improvement Loan Programs
- Bridge and Transitional Loan Programs
- Short-Term Acquisition Financing (Hard Money)
- ITIN Loan Programs
- Custom Structured Mortgage Programs

Every mortgage begins with a conversation.
Our role is to listen, advise, and design a financing strategy aligned with your goals.

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