

WHY BUILDERS LOVE JOHNS CREEK MORTGAGE

**The Loan Flexibility Your Clients Deserve —
Without the Big Bank Limitations**

At Johns Creek Mortgage, we're more than a lender — we're a broker with a full suite of financing options designed to help you close more homes, faster. Our diverse loan programs help more buyers qualify, no matter their situation.

- **More Qualified Buyers** – Even with lower credit or unique income
- **Faster Closings** – We match clients to the right product from day one
- **Higher Deal Retention** – No more lost deals due to limited loan options

CONTACT US

**Johns Creek**
MORTGAGE



Johns Creek Mortgage, LLC
6455 E Johns Crossing, Suite 350
Johns Creek, GA 30097

Office 678-632-0080
JohnsCreekMortgage.com



KEY PROGRAMS FOR YOUR BUYERS:

**We specialize in unique loan programs
tailored for all income types and credit profiles:**

100% FINANCING

- No down payment
- Ideal for buyers with limited savings
- Great for first-time and repeat buyers

ASSET-BASED LOAN

- Qualify using liquid assets instead of traditional income
- Perfect for high-net-worth individuals or retirees

1099 LOAN

- Tailored for self-employed borrowers
- Use 1099 income for qualification without tax returns

BANK STATEMENT LOAN

- Use 12-24 months of business/personal bank statements
- Great for entrepreneurs, gig workers, or freelancers

WVOE LOAN (WRITTEN VERIFICATION OF EMPLOYMENT)

- Minimal documentation needed
- Employer verification only — no paystubs or W2s

BRIDGE LOAN

- Buy before you sell
- Great for clients upgrading to a new home without waiting

DSCR LOAN (DEBT-SERVICE COVERAGE RATIO)

- Investment property loans based on rental income
- No personal income verification required

INVESTMENT PROPERTY HELOC

- Tap equity from investment properties for new purchases
- Flexible interest-only draw options available

FHA & VA MANUAL UNDER- WRITING – DOWN TO 500 FICO

- Close loans others can't
- Flexible DTI and LTV options with compensating factors



Johns Creek Mortgage, LLC
NMLS #2320634