



## To Client Name:

My name is Mandy Tsai, and I am a dedicated, resourceful, and responsible agent with Pathmark Realty and Mortgage. My brokerage can offer many programs and products in both the real estate and mortgage industries. Here are highlights of what our company can offer!

## Real Estate:

- Residential sales (Buying and selling)
- Commercial Sales (buying and selling)
- Business opportunities (buying and selling)

## Mortgage:

- Conventional (5%/10%/more than 20% down payment), as low as 620 credit scores

- FHA (down payment assistance program 2<sup>nd</sup> loan forgiveable and non forgiveable loan), 3.5% down payment, as low as 600 credit score
- VA (0% down payment), as low as 580 credit score
- Non traditional/Stated income/alternate financing/self employed/bank statement/profit and loss statement program (requires >25% down payment and >700 credit scores)
- No doc programs
- Jumbo loans (>1.149M loan amount)
- Standalone second loans (HELOCs and HELOANs)
- Hard money financing, bridge loans

Leasing and Property management

- Leasing investment properties and finding tenants
- Property management

For free initial consultation, please call/text me at the number below!

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