



華裔房地產專業協會

CHINESE AMERICAN REAL ESTATE PROFESSIONALS ASSOCIATION

## JUNE GENERAL MEETING

June 13, 2012  
6:30PM ~ 9:30PM

### TOPIC

#### Unconventional Residential Real Estate Financing

The aftermath of the 2008 mortgage melt down is still felt by everyone in the country. A lot of people now have mild to severe derogatory reports on their credit reports ranging from late payments, collections, charge offs, judgments, liens, bankruptcy, short sales, and foreclosures. As a result, Banks, institutional lenders, and small direct lenders had to tighten their guidelines, which made it more difficult for current and prospective homeowners to obtain conventional financing.

Since 2009, Platinum Mortgage Company has conducted numerous researches to locate and build relationships with lending platforms that provide unconventional financing. These wholesale and portfolio lenders offer both government (FHA, VA, USDA, and Reverse Mortgage) and Institutional (High DTI, Investor Loans, Stated Income, Private Money, Foreign National, and No Mortgage Insurance) loan programs. We are currently approved with over 40 different lenders and some of them offer down payment assistance programs for first time home buyers.

This presentation will attempt to:

1. Outline the different down payment assistance programs (CHADAP, ACCESS, PLATINUM, MCC)
2. Explain the 500 and above FHA loan guideline
3. Touch on the HARP 2.0
4. Open up for any mortgage loans related question.



### SPEAKER

#### Andrew Ojeisekhoba

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President & CEO, Platinum Mortgage Company NMLS# 266371 | DRE# 01183898



**PLATINUM**  
Mortgage Company

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Andrew Ojeisekhoba has been a mortgage professional for over 12 years. I am originally from Nigeria, Africa. In December 2000, I received a degree in Business Administration on an athletic scholarship from Biola University. Prior to becoming the President and Broker of Platinum Mortgage Company, I worked in both operations and sales with a few mortgage companies. My continued focus is to discover and create platforms where lenders / investors can accommodate prospective borrowers with less stringent underwriting guidelines.

Stable company - over 23 Years Old Mortgage and Real Estate Corporation. Privately owned, caring owners, and value added customer service operations. We currently offer over 50 different loan programs for residential and commercial real estate financing.

### LOCATION

#### Empress Harbor Seafood Restaurant

111 N. Atlantic Blvd. 3<sup>rd</sup> Floor

Monterey Park, CA 91754

MEMBERS FREE

GUESTS \$20

FOR INFORMATION AND RESERVATION,  
PLEASE CONTACT Lucia Tam

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