

Your Trusted Partner in Home Financing

OrangePath Financial brings
clarity, confidence, and customized solutions
to every step of your loan journey.



 **JOIN NOW**

Why Us?

- Tailored Loan Solutions
- Expert Guidance, Every Step of the Way
- Higher Approval Rates
- Fast & Efficient Process
- Problem-Solving Support
- One-on-One Personalized Service
- We Turn Tough Files into Success Stories

Zion Chen

Mortgage Loan Officer

☎ **626-702-1888**

★ NMLS# 2869394

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WE DON'T JUST LEND

we empower

We Offer Multiple Loan Options

Conventional Loans & Jumbo Loans

- Requires the last 2 years of tax returns & current employment documentation
- More flexible interest rate options

DSCR Loans

- No tax returns or employment verification needed
- Designed for real estate investors

Employment Verification Only

- No tax returns required, just employment verification
- Ideal for specific employment types

P&L Statement Loans

- No tax returns required, just a CPA-prepared P&L Statement
- Designed for self-employed borrowers

12-24 Months Bank Statement Loans

- No tax returns needed, only business bank statements
- Ideal for self-employed clients

1099 Loans

- Requires recent 1099 forms

Commercial Loan

- Can be used for purchase or refinance of warehouses, commercial buildings, shopping centers, office buildings, multi-family units, hotels, etc.

At OrangePath Financial, we specialize in helping:

- Clients with ITINs instead of Social Security Numbers
- Foreign nationals, international investors, and students looking to build assets
- Borrowers seeking owner-occupied loans without income documentation
- Applicants with a range of visa types, including EADs and more
- Driven by Expertise. Defined by Trust. Focused on You.



INTEREST RATES AND ANNUAL PERCENTAGE RATES (APRS) ARE BASED ON CURRENT MARKET RATES. ARE FOR INFORMATION PURPOSES ONLY. ARE SUBJECT TO CHANGE WITHOUT NOTICE AND MAY BE SUBJECT TO PRICING ADD-ONS RELATED TO PROPERTY TYPE, LOAN AMOUNT, LOAN-TO-VALUE, CREDIT SCORE AND OTHER VARIABLES. THIS IS NOT A CREDIT DECISION NOR A COMMITMENT TO LEND. DEPENDING ON LOAN GUIDELINES, MORTGAGE INSURANCE MAY BE REQUIRED. IF MORTGAGE INSURANCE IS REQUIRED, THE MORTGAGE INSURANCE PREMIUM COULD INCREASE THE APR AND THE MONTHLY MORTGAGE PAYMENT. ADDITIONAL LOAN PROGRAMS MAY BE AVAILABLE. APR REFLECTS THE EFFECTIVE COST OF YOUR LOAN ON A YEARLY BASIS, TAKING INTO ACCOUNT SUCH AS INTEREST, DISCOUNT POINTS (ALSO REFERRED TO AS "POINTS") AND LOAN-ORIGINATION FEES. ONE POINT IS 1% OF THE MORTGAGE PRINCIPAL AMOUNT (E.G., \$1,000 ON A \$100,000 LOAN). YOUR MONTHLY PAYMENT IS NOT BASED ON APR, BUT INSTEAD BASED ON THE INTEREST RATE ON YOUR NOTE. ADJUSTABLE-RATE MORTGAGE (ARM) RATES ASSUME NO INCREASE IN THE FINANCIAL INDEX AFTER THE INITIAL FIXED PERIOD. ARM RATES AND MONTHLY PAYMENTS ARE SUBJECT TO INCREASE AFTER THE FIXED PERIOD. ARMS ASSUME A 30-YEAR TERM. ORANGE PATH FINANCIAL INC NMLS#2070941 IS LICENSED BY AND UNDER, AL #23317, LICENSED BY THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION UNDER THE CALIFORNIA RESIDENTIAL MORTGAGE LENDING ACT #60DBO-149772, CO#N/A, CT#ML-2070941, FL #MLD2372, GEORGIA #2070941, IL #MB6850144, IN #67927, KS #MC0026726, KY #MC845093, LA #N/A, MD#2070941, MI #FL0025111 & AMP; #SR0025895, MS #2070941, NE #N/A, NV #5667, NJ #N/A, NC #L-217759, OK #ML016306, OR#N/A, PA #104535, RHODE ISLAND LENDER LICENSE #20234568LL & AMP; RHODE ISLAND BROKER LICENSE #20234621LB, SC DCA #N/A, TN #2070941, TX SML #N/A -TX CONSUMER COMPLAINT/RECOVERY NOTICE (HTTPS://WWW.SMLTEXAS.GOV/WP-CONTENT/UPLOADS/2021/07/RMLO_80_200_B_RECOVERY_FUND_NOTICE.PDF), UT DRE #13969845, VA #MC-7423. FOR MORE LICENSING INFORMATION, VISIT THE NATIONWIDE MULTISTATE LICENSING SYSTEM'S CONSUMER ACCESS WEBSITE WWW.NMLS.CONSUMERACCESS.ORG