

Does your building require thinking outside the **box**?



We offer multiple financing options for non-warrantable co-ops and condos:

- Low pre-sale/owner occupancy
- High investor/sponsor concentration
- More than 10% single-entity ownership
- Budgeting less than 10% toward reserves
- Low reserve funds
- Insufficient insurance coverage
- High insurance deductibles
- Ground & land leases
- More than 20% commercial space
- Shared amenities
- HDfC buildings
- High pro rata
- Income & re-sale restrictions
- Limited equity co-ops
- Excessive flip tax
- Non-incidental business operations
- Property lease expires before loan term
- Underlying mortgage matures in less than 6 months
- Underlying balloon mortgage matures in less than 3 years
- Uncombined stock certificates & property leases
- Some litigation

Let's find the solution you need. Call today!

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Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). See <https://crosscountrymortgage.com/licensing-and-disclosures/state-disclosures/> for a complete list of state licenses. 1597135 86azupjjp