

www.NOpointsNOclosingcosts.com

# Get A Commitment Before You *Fall In Love*



- Pre-approved buyers pay less for their home
- Pre-approved buyers have less stress
- Pre-approved buyers control the transaction
- Pre-approved buyers know what they can afford
- Pay only 1% to sell your home instead of the normal 5-6%



## Solomon Financial Mortgage & Realty

We pay for TITLE, ESCROW,  
APPRAISAL, UNDERWRITING FEES,  
PROCESSING & ALL CLOSING  
COSTS...Plus if rates drop,  
you can refinance again at no cost.

**NO** Cost Refinances  
Cost Purchase Loans  
Cost Home Equity Lines  
of Credit

**(800) 811-7709**

Fred Solomon, Jr. grew up in the San Fernando Valley, graduated from San Diego State with a BS in Real Estate and immediately became a broker at the age of 22. Fred has been a licensed CA dept Real Estate Broker since 1990. The Solomon Financial Mortgage & Realty team closed over \$400 million in loans last year and was ranked #4 last year in Orange County, by volume.

Just like we would never pay points, fees or closing costs on a refinance, there is no reason why you should pay more than 1% to list your home. Visit our site or call with any real estate / mortgage question:  
[www.NOpointsNOclosingcosts.com](http://www.NOpointsNOclosingcosts.com)



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**(800) 811-7709, ext. 221**



3400 Irvine Ave., Suite 205 • Newport Beach, CA 92660

**CALIFORNIA'S #1 CHOICE FOR "TRUE" ZERO COST LOANS**

**Fred Solomon**, Broker/Realtor • **Jeff Starling**, Broker /Realtor

**Lisa C. Solomon**, Partner/Real Estate Agent • **Rg Lutz**, Managing Loan Officer/Realtor

*Team Members/Loan Officers/Real Estate Agents:* Holly Clark, Andrea Anthony,

Brian Essex, Mike Hernandez, Daniel Ybanez, Esther Chung, Frenda Chek, Danny Hsu

**SPECIALTY PROGRAMS & NICHES**

- **100% purchases** (No money down, no PMI)
- **Jumbo and Super Jumbo** (Easy stated income loans up to 4 million)
- **Investment & rental properties/2nd homes**
- **Non-owner Occupied**, multi-unit properties, stated, cash-out loans
- **First time homebuyer program/Teacher incentive program**
- **Credit scores as low as 500 FICO**
- **Recent BK and Foreclosure cashout loans**
- **Interest only loans up to 95% CLTV**
- **Option arm programs with a 1.25–1.95% start rate**
- **Self-Employed & 1099 Income:** Low Doc and No Doc programs
- **Commercial property loans**
- **Construction-to-Perm loans; Vacant land loans**
- **Home Equity Lines of Credit up to \$500,000 with zero costs**

*We have a match or beat policy  
to guarantee you the lowest rate and costs.*

*\*All programs have FICO, DTI, and LTV requirements.*

We are 1 of 3 companies that advertise this program on the radio and television. When we represent you on the purchase of your home we cover all closing costs – OR if you are working with your own agent, a credit will be given towards closing costs. Search for homes on our site for all Southern California cities!

Inquiries to: [lisa@nopointsnoclosingcosts.com](mailto:lisa@nopointsnoclosingcosts.com)