

NorthStar

FUNDING

Guiding You Home...



Whether you're already interested in a specific product or want to learn more about your options, we'll gladly answer your questions and address your concerns, and our personable agents take pride in their personable, professional service.

If you live in New Jersey, New York, Florida, Pennsylvania or Connecticut, mortgages are available from the staff at Northstar Funding. Now's the time to acquire a competitive loan that facilitates your property transaction. Our rates are reasonable, and we'll make sure you're knowledgeable on your options before moving forward. To speak with one of our mortgage agents and schedule your initial consultation, **give us a call today!**



WHY CHOOSE US?

- Flexible Hours
- Attention To Detail
- Dedicated To Client Satisfaction
- Highly Experienced
- Fast Turnaround
- Honest & Committed To Our Clients
- Quick Response
- Sophisticated Mortgage Planning
- Access To Niche Programs

BUSINESS HOURS

Mon-Fri
8:00 AM - 7:00 PM
Sat-Sun
By Appointment

www.nshomefunding.com
1-800-516-5417

FHA Loans

Looking to buy a home or refinance with a low down payment? A loan backed by the Federal Housing Administration (FHA) may be the answer. At Northstar Funding, we understand the challenges facing today's home buyers in Hoboken, NJ, and we work hard to make home ownership possible for responsible borrowers like you. With an FHA Mortgage Loan from Northstar Funding, you benefit from less stringent qualification requirements, your choice of a fixed-rate or ARM product, and the security that comes with a government-insured loan.

First mortgage loans

For the First Time Home Buyer, navigating the complex waters of securing a mortgage can be a daunting experience. At Northstar Funding in Hoboken, NJ, we understand what an exciting time it is for you. But we also understand that buying a home can be a complicated and confusing process. That's why we work hand-in-hand with you every step of the way and provide you with exactly what you need from your lender: our time and attention.

Jumbo mortgage loans

Some people need to take out larger mortgages than others, and at Northstar Funding, we're here to help those who require more significant loan amounts. We offer jumbo mortgage loans to qualified borrowers in Hoboken, NJ who require additional funds to finance their homes.

Non-warrantable Condo Projects

Finding it hard to finance your client's condo? Talk to us. We finance Non-Warrantable Condo projects. We can also help your condo project become FNMA eligible.

We all know limited mortgage products have become in recent years, especially for condos. That's why we are offering signature, Non-Agency mortgage programs that target the special needs and requirements of Condominium buyers. Our proprietary program offers flexibility and fewer restrictions.

Refinancing

Struggling with your bills in Hoboken, NJ? Refinance home loan options may be able to help you get yourself on track to a brighter and more stable future. Here at Northstar Funding, we have more than 25 years of experience matching homeowners throughout the Hoboken, NJ, area with mortgage options that work for them, and we're pleased to be your choice when you need a broker who's honest and committed to your best interests. Give us a call today to find out more about the many ways that we can help.

Residential Mortgage Loans

For many, owning a home is a lifelong dream. Whether you're a first-time buyer or are looking to upgrade to a larger space in Hoboken, NJ, let Guaranteed Rate – William Kumpf turn your vision of owning property into reality.

At Northstar Funding in Hoboken, NJ, we strive to keep our residential mortgage rates competitive in Hoboken, NJ. When you work with Northstar Funding in Hoboken, NJ, a dedicated professional will walk you through the mortgage loan process and help you secure the most favorable rate possible. Best of all, at Northstar Funding in Hoboken, NJ, we'll take the time to evaluate your credit history and financial standing to come up with a mortgage that works for your budget. We don't want to see our clients make the same mistakes that so many have made in recent years, so we take an open, honest approach to mortgages.

Veterans Administration Loans

With less than perfect credit, your options for a home loan in Summit, NJ may be limited. But if you've served in the military, you may qualify for quick approval and a low down payment with a Veterans Administration Loan.

At Northstar Funding in Hoboken, NJ, our goal is to help make your dream of home ownership come true. Our dedicated, professional mortgage specialists appreciate the fact that you served our country, and now we want to help you overcome the obstacles you're facing so that you can become a homeowner. We've streamlined our application process to make it easier than ever to get approved. And our dedication to customer service means you can count on us when it really matters.

Commercial Mortgage

Experience prompt, efficient approval and hassle-free access to the capital you need when you choose a commercial real estate loan from Northstar Funding in Hoboken, NJ. At Northstar Funding in Hoboken, NJ, we specialize in giving businesses and investors like you the financial tools they need for continued success. Our commercial mortgage products are designed to make acquiring your commercial property as straightforward and affordable as possible. And our team of skilled, professional mortgage specialists provides the expert assistance and attentive service you'd expect from an industry leader.

Financing for Co-ops

A housing co-op is people who together own or control the building(s) in which they live. Instead of buying "real" property, you buy stock, or a membership, in a cooperative corporation. That corporation owns the building, land and any common areas. As a co-op member, you are entitled to occupy a specific unit in the building. Members democratically govern the cooperative corporation and elect a board to oversee operations. The board has the right to approve all potential members and can terminate membership and evict residents who violate any part of the occupancy agreement.

Construction-to-Permanent Loan

NORTHSTAR FUNDING provides interim financing and administration for true one-time close staged funded construction-to-permanent loans designed for manufactured, modular, and site-built housing. NORTHSTAR FUNDING's construction administration service allows Lenders with which we have an alliance to offer their Originators and Brokers this unique loan product. The Lender underwrites and approves the permanent portion of the loan before the construction begins. NORTHSTAR FUNDING underwrites and approves the construction portion of the loan. When all conditions for closing are cleared with the Lender, other than the final construction related conditions. NORTHSTAR FUNDING will help coordinate the closing. The loan is closed in the Lender's name. NORTHSTAR FUNDING's closing documents include the documents for the construction portion of the loan, as well as, the documents for the permanent portion of the loan. Because the permanent loan is closed before construction begins, there is no "requalifying" of the borrower when it is time for conversion of the construction portion of the loan to the permanent portion of the loan. This is a true one-time close, therefore, the Borrowers will not need to return to the title company once construction is complete.

Financing for Foreign Nationals

We recognize that offering Real Estate financing for Foreign Nationals Investors is an intricate part of providing a comprehensive lending platform. While these transactions can be complex, our experienced underwriting and production teams will work with you, on a loan by loan basis, to assist you through the process of purchasing property in the US.

Fixed rate mortgage loans (FRM)

If you're like most people, paying a mortgage is something you're probably going to end up doing for a very long time. That's why when it comes to your mortgage, your safest bet may be to lock in a rate that won't come with any hidden surprises. At Northstar Funding, we offer some of the most competitive Fixed Rate Mortgages in Hoboken, NJ. Whether you're looking for a 15-year loan or a 30-year loan, a fixed rate mortgage could be your ticket to financial stability in a world of economic uncertainty.

Home loan Refinancing

If you're searching for professional Hoboken, NJ, Refinance Home Loans assistance, you've come to the right place. At Northstar Funding, clients are our number one priority, and we'll move quickly to address your concerns. If you're struggling to make payments on your mortgage, it's important to act quickly and seek professional assistance before your problems worsen. Our personable Hoboken, NJ, agents are here to restructure your payments and interest rates and help you protect your investments.

Mortgage Loans

Put your home investment to work with a call to the local Hoboken, NJ, mortgage professionals at Northstar Funding, where you can count on honest service and experienced guidance. Whether you're purchasing your first property or already have an existing commitment, we're proud to be the broker you can rely on to help you make smart decisions at every turn. We've been recognized for our excellence in Hoboken NJ, and we're confident that you'll be impressed by our tireless dedication to your satisfaction.

Adjustable Rate Mortgage (ARM)

Looking for a low monthly payment and an amazing introductory interest rate? An adjustable rate mortgage may be perfect for you. For the right borrower, an adjustable rate mortgage (ARM) offers a number of benefits over a Fixed Rate Mortgage, and a low monthly payment is just one of them. At Northstar Funding in Hoboken, NJ, we offer several ARM programs designed to help you manage your expenses in the short term and achieve your financial goals – both now and in the future.

Reverse Mortgage Loans

A reverse mortgage can be a good source of income when funds have otherwise run dry. And best of all, our reverse mortgages come with extremely flexible repayment plans. When you work with Northstar Funding in Hoboken, NJ, we'll take the time to walk you through your options, explain the benefits of reverse mortgages, and answer any questions you might have. Our caring, knowledgeable team is dedicated to helping clients like you make the most of their financial options; and our commitment to customer satisfaction means that you can expect exceptional service every step of the way.

Condo-Tel Financing at North Star Funding

- Maximum 75% LTV
- Leaseholds allowed if remaining term on land lease is 30 years or longer
- Loan size exception needed for loan amounts over \$500,000 (no exceptions over \$3,000,000) Not Allowed:
 - Blackout dates not permitted year-round owner occupancy
 - Structural deficiencies and certain pending litigation (please contact your AE if litigation is not related to a structural issue)
 - Incomplete construction of the subject phase
 - HOA delinquencies exceeding 15% are approved case-by-case
- NorthStar Funding questionnaire must be 100% complete for Approval Commitment. No blanks or questions answered "n/a" or "unknown", and questionnaire must be pass underwriter review.
- Must have a full kitchen and at least one separate bedroom, and 500 sq. ft. minimum is generally required.
- NorthStar Funding's maximum exposure in one project/ complex is 25%.

1031 Exchange

At Northstar Funding in Hoboken, NJ we believe that selling property shouldn't cost you a fortune in capital gains taxes. A 1031 exchange, also known as a tax-deferred exchange, is a strategy we employ for selling one qualified property and then using the proceeds to acquire another qualified property without immediately incurring a capital gains tax liability.

Commercial Construction Loans

This program is designed to provide a business loan to a Builder constructing a commercial property (Office Buildings, Retail Stores, Shopping Centers, Warehouse/Flex Space, 5+ Multi-Family units and most other income generating properties).

- Fast pre-qualification, typically between 3 to 5 business days
- Deal Directly with Loan Officer/Underwriter
- Loans are available to Borrowers with excellent to less than perfect credit
- Flexible draw schedules
- Owner and Non-Owner Occupied Commercial properties are eligible
- Self Build/Owner Builder Borrowers are allowed
- Land purchase may be included in the construction loan
- Up to 18 month terms available (longer terms available on an exception basis)
- Loan amounts up to 75% of the appraised value based on the income approach. (Cross collateralization allowed on other properties, if needed, for maximum or greater loan amounts)
- Interest only payments based on funds drawn
- Full income documentation and limited income programs available
- Loan amounts from \$75,000 to \$5,000,000

Residential Construction Loans

This program is designed for the following:

- 1) Borrowers who are hiring a builder to construct a residential property
- 2) Borrowers who are acting as their own general contractor to construct a residential property..
- 3) Borrowers who need to finance the renovation or expansion of a property they currently own or they plan to purchase.
- 4) Provide a business loan to a Builder for the construction of a model or spec home.



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Hoboken, NJ 07030