

TIC FRACTIONAL LENDERS IN LA - 2026

MERIWEST

30-year fixed & ARM options
Alternative income options on a case-by-case basis
10% down minimum
720 minimum credit scores (some flexibility based on application strength)
Henry Jeans, Loan Officer
415-990-5620
hjeanes@meriwest.com

NATIONAL COOPERATIVE BANK

30-year fixed & ARM options
25% down minimum
720 minimum credit scores
Jeremy J. Morgan, Senior Vice President
cell: (415) 238-5904
office: 937-840-2425
imorgan@ncb.com

GUARANTEE MORTGAGE

30-year fixed & ARM options
Alternative qualification options (qualification using bank statement deposits instead of tax returns, second homes and rental TIC's, non-US citizens, debt service coverage ratio (DSCR) for rental unit TIC's)
10% down minimum
700 minimum credit scores
Gordon Friedman, Mortgage Advisor
415-793-5106
gordon@gordonfriedman.com

UNIFIED HOME LOANS

30-year fixed & ARM options
Interest only option
15% down minimum
660 minimum credit scores
Patrick Smida, Mortgage Loan Officer
415-505-2715
pat@unifiedhl.com