



# Products and Services

Bank of California, N.A. offers portfolio lending products and can arrange to finance traditional mortgage options as well. We offer alternative documentation programs for individuals with complex cash-flow scenarios that might be easily dismissed by lenders who use a less personalized approach.

## Conventional Loan Programs

We offer a variety of traditional residential financing options, including:

- Conforming/Non-Conforming Jumbo\*
- Non-Conforming Jumbo up to \$4,000,000\*
- FHA/VA\*
- Agency high-Balance\*

## Non-Conforming Loans for the Self-Employed

Get a more comprehensive understanding of your clients' complex cash-flow challenges. Find more ways to say yes with our **Bank Statements Program** or **1-Year Tax Return Program**. Loan amounts up to \$3,500,000.

## Expanded Criteria Programs for Second Chance Mortgages

Get your clients back on the path to homeownership despite previous run-ins with short sale, foreclosure, deed in lieu or even bankruptcy. Loan amounts up to \$4,000,000.

## Alternative Documentation for Asset Income

Programs specifically tailored for high net-worth individuals with significant liquid assets whose cash-flow scenarios make it difficult for them to qualify. Loan amounts up to \$3,500,000.

For more information, please contact:

[bancofcal.com](http://bancofcal.com)  
877-770-BANC (2262)

