

LUNCH & LEARN | #IAMTHEMORTGAGECOACH

How to Finance Your Next Pre-Construction Deal

Deposits, closing-day strategy, and financing for foreign investors

Live at The Rider Residences Sales Gallery
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Mortgage Coach | Pioneer Mortgage Funding, Inc.



Illustration for illustrative purposes only

ABOUT US

Home loans for borrowers the banks turn away

Ronald Cepeda Team at Pioneer Mortgage Funding, serving all of Florida. Direct access to Ronald from the first conversation through closing. No call centers.

 **The Ohio State University graduate** | Economics & Business

16+

Years in the industry

100+



5-star Google reviews

14 days

Average clear to close

50+

Lender partners

OUR SPECIALTIES



Bank statement loans



Foreign national



DSCR / investor



Jumbo loans



New construction condos



Non-QM programs

Fear can paralyze you or power you.



Paralyzed

- "I'll wait until it's built"
- Miss the pre-construction price
- Scramble for a loan at the finish line



Empowered

- Lock in today's price
- Plan the loan from day one
- Close on time, with options

"What if rates change?" is a planning question, not a deal breaker.

MOTIVATE • ENLIGHTEN • EMPOWER • GET PAID

THE PRE-CON PLAYBOOK

Your 5-step game plan for every pre-con buyer

1



**Pre-approve
before contract**

Know the loan path on
day one

2



**Document the
deposits**

Paper trail for every
dollar

3



**Match the loan
to the building**

Conventional, non-
QM, DSCR, or FN

4



**Re-qualify 6 to
9 months out**

Update income,
credit, and assets

5



Lock and close

Pick the lock timing
with your lender

Sell the unit today. Plan the loan today.

LOAN OPTIONS

Pre-Approval Options for Domestic & Foreign Investors



Conventional

If the project meets Fannie/Freddie review



Non-warrantable & condotel

For new or rental-heavy buildings



DSCR investor

Qualify on the rental income



Foreign national

No SSN or U.S. credit required



Jumbo

For higher price points



Bank statement

For self-employed buyers

Programs subject to borrower, property, and lender eligibility. Not a commitment to lend.

50+ lender partners means we match the loan to the building, not the other way around.

SUPER SIMPLE

Documentation

What we need for a pre-construction loan. That's it.

1



Passport & visa

Valid passport, plus visa if applicable

2



Last 2 months of bank statements

Most recent statements, all pages

3



Deposit bank statements

The statements showing the funds used for each deposit

Three documents. No tax returns. No pay stubs.

4 things to plan for early



Wire funds early

International transfers take time, and every deposit needs a paper trail showing where it came from.



Create their LLC

If they are buying in an LLC, set it up before closing so the loan, title, and insurance all match.



Open a U.S. bank account

Makes deposits, closing funds, and monthly payments simple. Start early, it can take a few weeks.



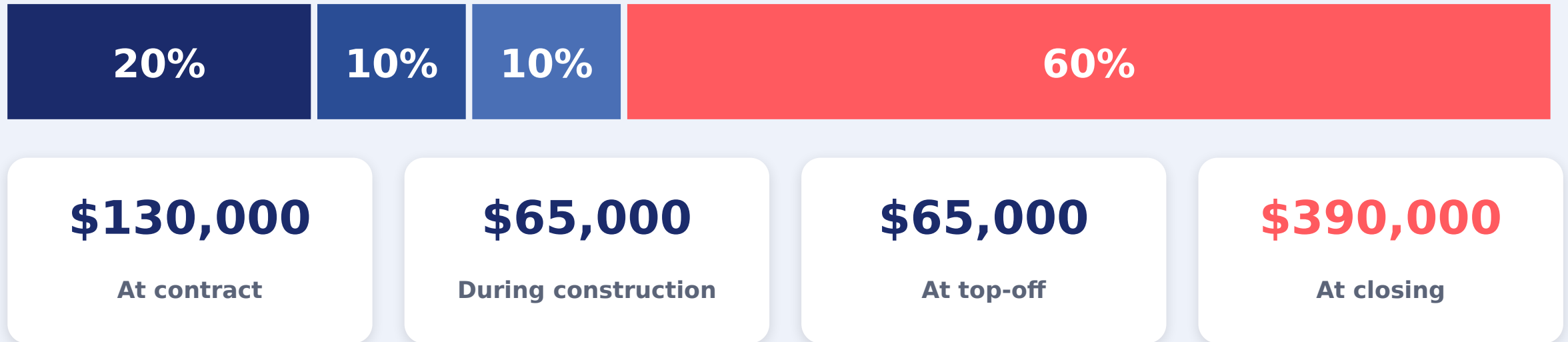
Have your partners in place early

Lender, title, insurance, and agent. Line up the team before the closing date gets close.

General information only, not legal or tax advice. Buyers should consult a Florida real estate attorney and a CPA.

CASE STUDY

Example: a \$650,000 pre-construction condo



DEPOSITS: \$260,000 cash

LOAN OR CASH AT CLOSING

The good news: big deposits mean a small loan (60% of the price). That opens the door to more loan programs, including foreign national and DSCR.

Example schedule only. Every project sets its own deposit schedule. Ask the sales gallery for current terms.

TAKE IT WITH YOU

Want everything from today?

Scan the QR code and get it sent right to your phone.



The pre-con playbook



Documentation
checklist



Foreign investor pre-
planning



The money map
example

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