CANNABISHOMELOAN.COM

Home Loan Specialists in California, Florida and Maine

HOME LOANS

for the Cannabis Industry

Let's be blunt…banks can't offer home loans, as cannabis earnings are deemed illegal under federal law.

Full & Part-time W-2 Employee Examples

Purchase Price	Loan	Down	Down	Monthly Payment	Rate	APR
$300,000	$285,000	5%	**$15,000**	**$1,801**	6.50%	7.11%
$300,000	$270,000	10%	**$30,000**	**$1,707**	6.50%	6.92%
$300,000	$240,000	20%	**$60,000**	**$1,517**	6.50%	6.78%

5% down minimum for W-2 employees • 620+ mid FICO score minimum • 2-year minimum employment • Owner-occupied, 2nd home or investment property OK
Single-family, 1-4 unit, PUD or approved condo or manufactured home OK • Full documentation loan program • Loans up to $1,249,125 (per FNMA county limits)
Calculations based on 700 mid FICO score, principal + interest payments • Rates effective 08/21/2026 & subject to change • Borrower credit & income must meet program guidelines

Owners or 1099 Contractor Examples

Purchase Price	Loan	Down	Down	Monthly Payment	Rate	APR
$500,000	$450,000	10%	**$50,000**	**$3,661**	9.125%	9.43%
$500,000	$425,000	15%	**$75,000**	**$2,899**	7.25%	7.58%
$500,000	$400,000	20%	**$100,000**	**$2,595**	6.75%	7.17%

Minimum 10% down for owners or 1099 contractors • 620+ mid FICO score minimum • 2-year minimum employment
Owner-occupied, 2nd home or investment property OK • Single-family; 1-4 unit; PUD or approved condo or manufactured home OK
12 months bank statement loan program available (in lieu of 2 years tax returns) • Loans up to $1.5 million
Calculations based on 700 mid FICO score, principal + interest payments • Rates effective 08/21/2026 & subject to change • Borrower credit & income must meet program guidelines

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