

The Mortgage Calculator Launches \$10 Million Jumbo Loans for Luxury Properties

As a direct lender and broker, The Mortgage Calculator now offers flexible jumbo and super jumbo mortgages for high-value primary, second, and investment homes.

MIAMI, FL, UNITED STATES, September 14, 2025 /EINPresswire.com/ -- The Mortgage Calculator, a technology-driven mortgage lender and brokerage (NMLS #2377459), today announced the launch of its comprehensive [jumbo home loan program](#), offering financing up to \$10 million for luxury real estate nationwide. This initiative provides tailored financing solutions for non-conforming and super jumbo mortgages that exceed the limits set by the Federal Housing Finance Agency (FHFA).

This new program empowers high-net-worth borrowers and real estate investors to secure financing for high-value properties with greater flexibility than traditional lending channels. By operating as both a direct mortgage lender and a broker with access to over 135 wholesale partners, The Mortgage Calculator can offer some of the most competitive interest rates and versatile underwriting guidelines in the industry.

"The luxury real estate market demands a higher level of sophistication and flexibility in financing," said Nicholas Hiersche of The Mortgage Calculator. "Our new jumbo loan program is



JUMBO MORTGAGE PROGRAMS

- PRIME JUMBO UP TO \$3.5M
- SUPER JUMBO UP TO \$20M
- UP TO 90% LTV NO MI
- FIXED OR ADJUSTABLE RATES
- INTEREST ONLY AVAILABLE
- 15, 30 & 40YR LOAN TERMS
- FULL DOC & NON-QM OPTIONS
- 620+ FICO CREDIT

The principal and interest payment on a \$400,000 30-year Fixed-Rate Loan at 6.250% and 80% loan-to-value (LTV) and 760 credit score is \$2,463. The Annual Percentage Rate (APR) is 6.516% with estimated finance charge of \$9,500. The principal and interest payments, which will continue for 360 months until paid in full, does not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Rates current as of 2/23/2025. Subject to borrower approval. Disclosure: All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions & limitations apply. Mortgage Calculator Company LLC dba The Mortgage Calculator Licensed Mortgage Company NMLS 2377459 | 2125 Biscayne Blvd Suite 220 Miami, FL 33137 Disclosures: <https://themortgagecalculator.com/Legal/Terms>

THE MORTGAGE CALCULATOR

The Mortgage Calculator - Mortgage Lender with LIVE Mortgage Rates

Jumbo Mortgage Loan Programs For Loan Amounts up to \$5M and More

engineered to meet this demand. We can provide financing for loan amounts up to \$10 million, with down payments as low as 10% and no private mortgage insurance (PMI). This allows our clients to retain liquidity for other investments."



The program is designed to accommodate a wide range of financial profiles, offering innovative solutions like [bank statement loans for self-employed borrowers](#), asset-based lending, and interest-only payment options. These Non-QM (non-qualified mortgage) features are ideal for clients with complex income structures who may not qualify for a conventional jumbo loan.

The Mortgage Calculator's jumbo financing is available for various property types, including primary residences, vacation homes, and investment properties like multi-unit rentals. This complements the company's existing suite of specialized real estate financing, which includes

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*Nicholas Hiersche - President
of The Mortgage Calculator*

popular [DSCR \(Debt Service Coverage Ratio\) loans](#) for investors that qualify based on rental income, not personal income.

Leveraging its proprietary AI-powered platform, CALVIN AI, The Mortgage Calculator streamlines the entire loan process, from application and underwriting to closing. This technology enables the team of over 450 licensed loan originators to secure optimal loan terms for clients with speed and efficiency.

About The Mortgage Calculator:

The Mortgage Calculator is a licensed mortgage lender and broker (NMLS #2377459) that leverages cutting-edge technology to provide a vast array of mortgage solutions. The company offers Conventional, FHA, VA, and USDA home loans, as well as thousands of Non-QM programs using alternative income documentation. As one of the best places to work in the United States, The Mortgage Calculator is committed to empowering its loan officers and providing borrowers with seamless, transparent, and competitive financing for all their real estate needs.

Kyle Hiersche
Mortgage Calculator Company LLC
+1 786-733-1993
[email us here](#)

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