



Your International Mortgage Broker Consultant

Expertise formed through 20 years of successful operation.
A reputation earned by delivering what's promised.



Complex and Non-QM Loans

- Loan amounts up to \$30M+ (we can go higher-case by case)
- Interest-only programs available (O/O, 2nd home and NOO).
- No seasoning for Cash Recapture and no max cash out amount (must be within LTV limits).
- Non-warrantable condos considered¹
- Exceptions considered for FICO and seasoning of major derogs (ie. SS, BK...).
- Trailing property to be rented: rent survey to offset PITI - no equity requirement or rental history requirement.
- Trailing property to be sold: MLS listing agreement and additional 6 mo. PITI to carry the property. We do not count the additional PITI in the DTI.

Vesting Title in Entities

- All types of trusts, LLCs, Sub S Corps, Partnerships allowed.
- Pre-approval of entity is required.
- Standard LTV matrix applies.
- Expedited process with minimal paperwork.
- No interest rate add-ons.

While title may be vested in an entity, the borrower must be a natural person who completes the loan application and whose Social Security number, employment, assets and credit are used to qualify for the loan. The borrower is personally responsible for the indebtedness.

Asset Utilization: Ability to leverage your client's post-close liquidity to document additional qualifying income.

> International Borrowers

- We work closely with Foreign Nationals, through US reputable lending institutions, including for those borrowers who lack Visa or Green card.
- We provide lending options to individuals that many competitors cannot cater to, including to those non resident aliens without full documentation.

> Bridge to Sale

- 1-4 Unit Single Family Residence
- Primary residences, second homes and investment properties
- Interest only
- One Year term with a renewal option

Cross Collateralization

- Primary residences, second homes, investment, property types accepted
- Purchase and Refinance Transactions
- > Available for Wholesale Portfolio Products only
- 100% Financing when the following conditions are met
- Purchase transactions
- Combined LTV is at least 10% below the published guidelines
- 12 months reserves

> Privacy Mortgage

- Confidentiality for actors, athletes, public officials and high net worth individuals
- Private ownership not disclosed through recording, except where required by law
- Title can be held in a qualifying trust or other entity

> Multifamily and Commercial

- Extremely competitive pricing structure
- Multifamily lending (5+ units)
- Private label partnership
- Apartments, Mixed-Use, Student Housing and Mobile Home Parks
- Commercial Transactions

Pledged Asset Lending

- Ability to go 90% LTV
- Allows borrowers to maximize their returns without the requirement of liquidating accounts and incurring capital gains implications. Consult your tax professional.
- > Enables borrowers to achieve higher LTVs (Loan-to-Values) and larger loan amounts by leveraging their investments or savings account in conjunction with their new loan.

*****We are licensed in New York, New Jersey and Florida**
We provide solutions for high-profile clients who desire discretion when purchasing a property**We have access to many lenders, private banking and investors*****