

MORTGAGE PORTFOLIO PROGRAM

1. **Submission Checklist**
2. **Jumbo Loan Program**
3. **Condo/Condotel/Co-op Program**
4. **Work Visa/Expatriate/Immigrant Program**
5. **Foreign National Program**
6. **Asset Depletion Program**
7. **Investment Properties Program**

CONTACT INFORMATION

888.876.2328 | 214.880.9549 fax
loans@advancialmortgage.com



MORTGAGE PORTFOLIO PROGRAM

SUBMISSION/PRE-APPROVAL CHECKLIST & PROCESS OVERVIEW

We appreciate your business and thank you for the opportunity to provide mortgage financing to your clients. If you have any questions regarding required documents or the submission process, please contact your Account Executive.

SUBMISSION CHECKLIST:

Please email these items to your Account Executive.

- Complete 1003 & 1008 (All liquid assets should be listed separately from retirement funds)
- Fannie Mae 3.2 File
- Credit Report (dated within 30 days)
- Complete Asset Statements (dated within 30 days)
- Condominium or Co-op Questionnaire (if applicable)
- Executed Purchase Contract (if applicable)
- Income Documentation

Wage Earner

- Most recent W2 statement(s)
- YTD pay stub dated within 30 days

Self-employed

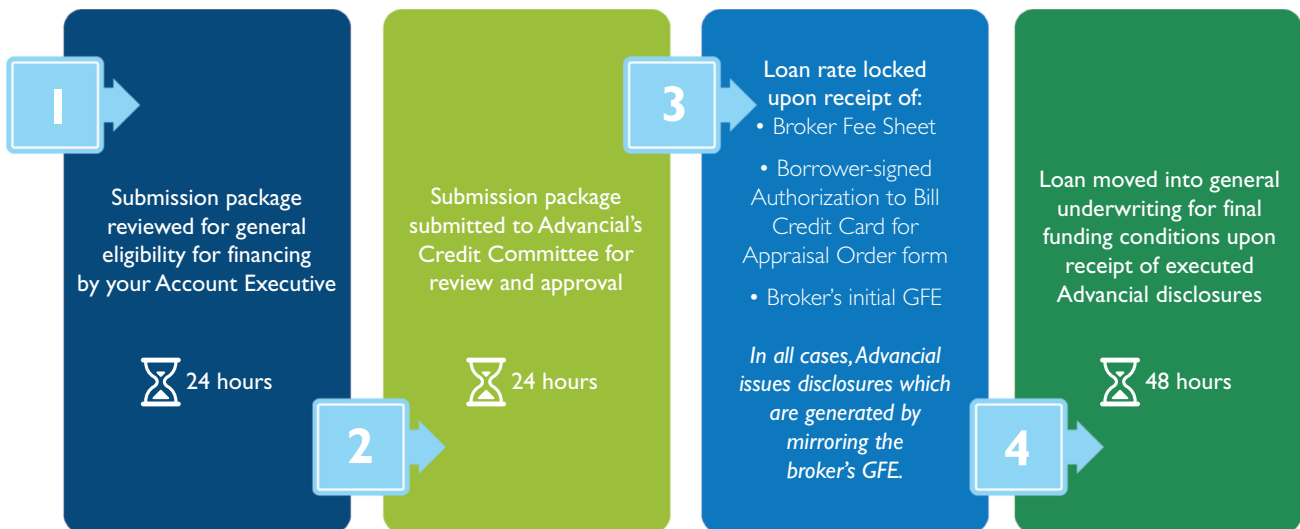
- Prior two years personal & business tax returns with all schedules
- Current YTD P&L

Expatriate/Immigrant

- Copy of contact or offer letter
- Copy of work visa

PRE-APPROVAL PROCESS OVERVIEW:

Rush closings are available. Please contact your Account Executive for details.



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MORTGAGE PORTFOLIO PROGRAM

JUMBO LOAN PROGRAM

PROGRAM DETAILS	
Program Availability	Available in all 50 states
Loan Sizes	Up to \$3 MM ¹
Acceptable Collateral	SFR 1-4 Family High-rise Condo Condo Condotel Co-op Acreage Hobby Farms Second Homes NOO
LTV Loan Amount	Up to 80% LTV allowed to \$1.5 MM See Rate Sheet for collateral LTV restrictions.
CLTV Loan Amount	Up to 90% CLTV allowed to \$1.5 MM on a case-by-case basis Advancial does not provide the second lien.
Work Visa/Expatriate/Immigrant Eligibility	Yes. See Work Visa/Expatriate/Immigrant Loan Program sheet for details.
Foreign National Eligibility (Non-U.S. Residents)	Yes. See Foreign National Program sheet for details.
Cash Out	Loan amounts up to \$3 MM with \$1 MM cash in hand No seasoning requirements on all collateral types including NOO
Asset Depletion	Yes. See Asset Depletion Program for details.
Pre-approval	All loans pre-approved before appraisal order "TBD Address" pre-approvals accepted
Rush Closings	8-10 day rush closings available. Call your AE for details.

¹ Loans over \$3 MM approved on an exception basis

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MORTGAGE PORTFOLIO PROGRAM

CONDO/CONDOTEL/CO-OP PROGRAM

PROGRAM DETAILS	
Second Home Provisions	Must be in a resort or vacation area (i.e. beach, lake, mountain, golf, retirement community, etc.) Short-term (Schedule E) rental income allowed but cannot be used to qualify
Reserve Requirements	For all properties owned: 3 months liquid (non-retirement assets) and a total of 12 months per property including 50% of retirement accounts
NOO Availability	Yes. Up to 60% LTV
LTV	Standard LTVs shown on our daily rate sheet, exceptions made on a case by case basis
LTV Reduction	5% reduction for Condotels ²
Maximum Loan Size	\$3 MM
Component Requirements	No Efficiency or Studio Condos Must be minimum 500 square feet Must have a full-size kitchen and separate bedroom
Document Requirements	All Condos require a completed Advancial Condominium Questionnaire ¹ and must pass our underwriter review
Lending Availability	All 50 states
Work Visa/Expatriate/Immigrant Eligibility	Yes. See Work Visa/Expatriate/Immigrant Loan Program sheet for details.
Co-op	Priced as Non-Warrantable Condo Co-op title insurance required
Please note we do not allow the following: blackout dates, incomplete construction of the subject phase or pending litigation that implies structural deficiencies.²	

¹ Advancial questionnaires MUST be filled out completely with no question answered N/A, Unknown or left blank

² Litigation considered on a case-by-case basis.

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MORTGAGE PORTFOLIO PROGRAM

WORK VISA/EXPATRIATE/IMMIGRANT PROGRAM

Advancial's Work Visa/Expatriate/Immigrant Loan Program is highly successful for our brokers with lead sources within relocation companies, executive recruitment firms and HR departments of large corporations.

PROGRAM DETAILS	
Designed For¹	Professionals entering the U.S. on an acceptable temporary or permanent worker visa. U.S. citizens living abroad looking to finance a property in the U.S.
SSN / ITIN Requirement	Required by Closing Date
Credit Score	Not required
Product Availability	Product available in all 50 states
Loan Sizes	Up to \$3 MM allowed with no LTV reduction
LTV	80% LTV to \$1.5 MM on SFR ² Up to 70% LTV for U.S. citizens living abroad looking to finance a property in the U.S.
Foreign Assets	Considered for reserves and down payment
Pre-qualification	Pre-qualification using an offer letter permitted First paystub required for funding

¹U.S. citizens working abroad for foreign companies may be considered on an exception basis if U.S. tax returns have been filed showing the foreign income.

²SFR, Condo, Condotel and Co-op allowed at standard LTV's (No LTV reductions for expatriate/immigrant)

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MORTGAGE PORTFOLIO PROGRAM

FOREIGN NATIONAL PROGRAM

PROGRAM DETAILS	
Program Availability	Available in all 50 states
Loan Sizes	Up to \$3 MM ¹
Acceptable Collateral	SFR 1-4 Family High-rise Condo Condo Condotel Co-op Acreage Hobby Farms Second Homes NOO
LTV Loan Amount	Max 50% LTV allowed up to \$3 MM Expanded LTVs allowed with International Credit Report Contact AE for details
Income & Assets	Pay stubs or Income Letter must be in English CPA Summary letter may be accepted Foreign Assets are accepted on a case-by-case basis
SSN / ITIN Requirement	Required by closing for 1098 Mortgage Interest Reporting purposes
Cash Out	Loan amounts up to \$3 MM with \$1 MM cash in hand No seasoning requirements on all collateral types including NOO
Asset Depletion	Yes. See <i>Asset Depletion Program</i> for details.
Pre-approval	All loans pre-approved before appraisal order "TBD Address" pre-approvals accepted
Rush Closings	8-10 day rush closings available. Call your AE for details.

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MORTGAGE PORTFOLIO PROGRAM

ASSET DEPLETION PROGRAM

PROGRAM DETAILS	
Program Availability	Available in all 50 states
Loan Sizes	Up to \$3 MM ¹
Acceptable Collateral	SFR 1-4 Family High-rise Condo Condo Condotel Co-op Acreage Hobby Farms Second Homes NOO
LTV Loan Amount	Up to 75% LTV allowed to \$1.5 MM See Rate Sheet for collateral LTV restrictions.
Income	See Asset Depletion Calculator May be combined with other income Contact AE for details
Foreign National Eligibility (Non-U.S. Residents)	Yes. See Foreign National Program sheet for details.
Work Visa/Expatriate/Immigrant Eligibility	Yes. See Work Visa/Expatriate/Immigrant Loan Program sheet for details.
Cash Out	Loan amounts up to \$3 MM with \$1 MM cash in hand No seasoning requirements on all collateral types including NOO
Pre-approval	All loans pre-approved before appraisal order "TBD Address" pre-approvals accepted
Rush Closings	8-10 day rush closings available. Call your AE for details.

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MORTGAGE PORTFOLIO PROGRAM

INVESTMENT PROPERTIES PROGRAM

PROGRAM DETAILS	
Program Availability	Available in all 50 states
Loan Sizes	Up to \$3 MM ¹
Acceptable Collateral	SFR 1-4 Family High-rise Condo Condo Condotel Co-op Acreage Hobby Farms Second Homes NOO
LTV Loan Amount	Max 60% LTV allowed to \$1.5 MM See Rate Sheet for collateral LTV restrictions.
Work Visa/Expatriate/Immigrant Eligibility	Yes. See Work Visa/Expatriate/Immigrant Loan Program sheet for details.
Foreign National Eligibility (Non-U.S. Residents)	Yes. See Foreign National Program sheet for details.
Cash Out	Loan amounts up to \$3 MM with \$1 MM cash in hand No seasoning requirements on all collateral types including NOO
Reserve Requirements	12 months PITI reserves required on all properties
Asset Depletion	Yes. See Asset Depletion Program for details.
Pre-approval	All loans pre-approved before appraisal order "TBD Address" pre-approvals accepted
Rush Closings	8-10 day rush closings available. Call your AE for details.

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