



## TOP TEN REASONS TO USE ADVANCIAL

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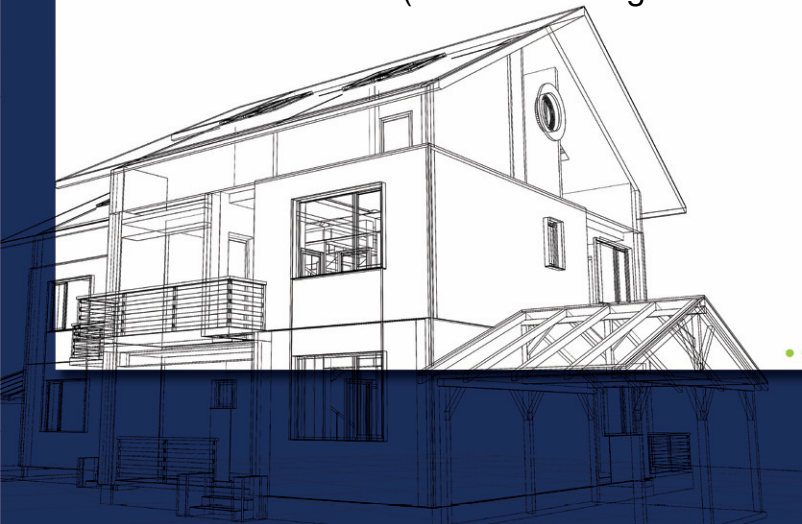


Mortgage loans are originated by Advancial Federal Credit Union NMLS 469500

# #1 GREAT NICHE PORTFOLIO LOAN PROGRAMS AND RATES

In addition to our standard jumbo loans, Advancial offers a variety unique niche loan programs:

- Asset Depletion program (can be used a sole income or as an additional income source)
- Non-warrantable condos to 80% LTV
- Condotels to 75% LTV
- Work Visa Immigrant Ex-Pat financing to 80% LTV for non-citizens in US on valid Work Visa (no US or foreign credit required)
- Foreign National program for foreign borrowers looking to buy a 2nd home or investment property in the U.S (no US or foreign credit required)



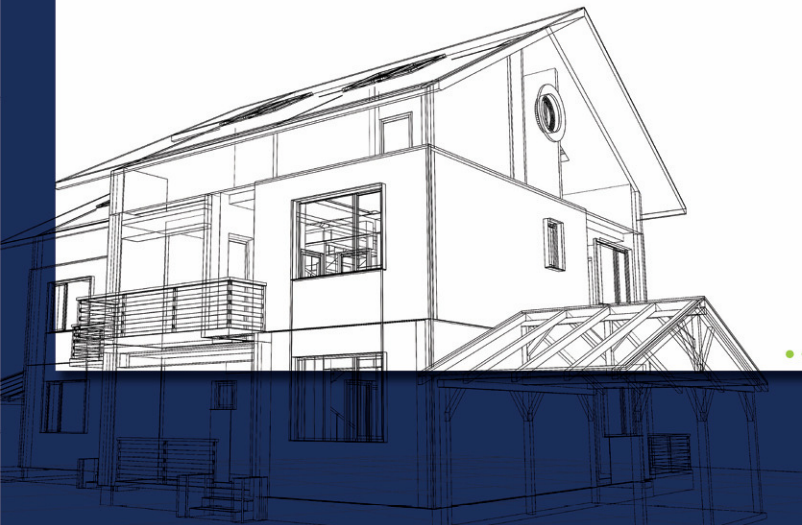
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## #2 COMMON SENSE UNDERWRITING GUIDELINES

- Previous primary residence can be removed from DTI & reserves if listed for sale prior to new loan closing or offset with immediate rental income using a rent schedule
- Child Support and Alimony can be backed out of income instead of counted as a liability
- Delayed purchase cash out with no seasoning requirement
- Non-traditional income scenarios on a case by case basis (1yr self-employed, stock options, future bonus)
- Unique or large acreage properties allowed at a reduced LTV
- 100% gift funds for down payment and reserves on primary, 2<sup>nd</sup> home, NOO
- Non-occupying co-borrowers up to 75% for OO, 2<sup>nd</sup> home, and NOO
- Unlimited cash out (in hand) for all property types: OO, 2<sup>nd</sup> home, and NOO

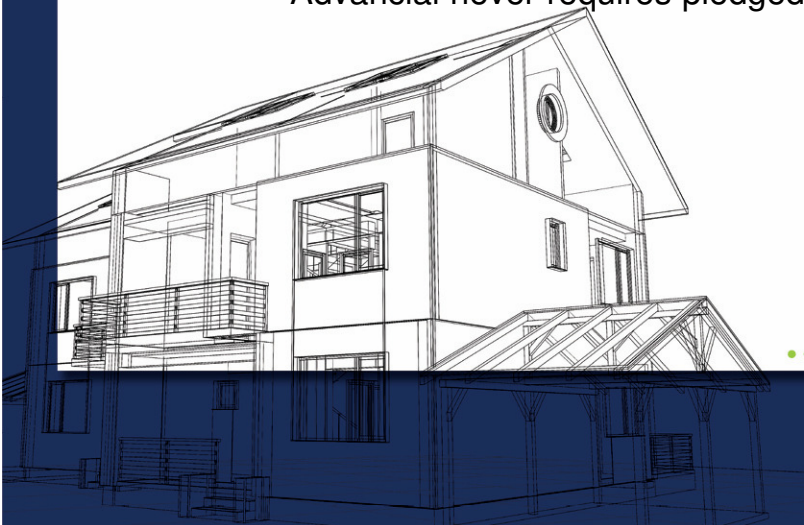


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## #3 ALL THE LITTLE THINGS WITH LARGE BENEFITS

- Advancial only requires one appraisal regardless of loan size or collateral type
- \$100k minimum loan size with some exceptions to \$75K
- Upfront review of condo, co-ops, and condotels
- 100% gift funds allowed for primary, 2<sup>nd</sup> home, and NOO purchases
- No seasoning on cash out
- One time losses or carry forward losses appearing on tax returns can be considered for removal for DTI purposes
- Cash out can be used towards reserves
- Advancial never requires pledged assets or a large depository relationship from the borrower

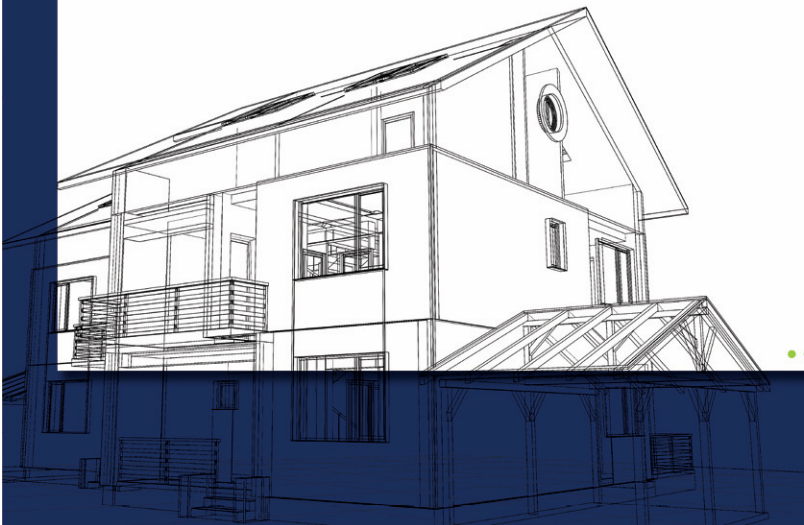


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## #4 AGGRESSIVE CASH OUT REFINANCE PROGRAM

- Advancial allows unlimited cash in hand up to 3MM loan amt - *over & above mortgage payoff*
- Up to an 80% LTV max
- No seasoning is required for cash out
- Primary residences, 2nd homes, and NOO allowed
- Co-ops, Non-warrantable condos, Condotels and 2-4 unit residences allowed
- Cash out funds can be used to satisfy the reserve requirement
- Minimal rate adjustment for cash out refinances
- Asset depletion program is allowed for cash out refinances and the cash out funds may be added to the depletion calculation
- Foreign National cash out refinances allowed



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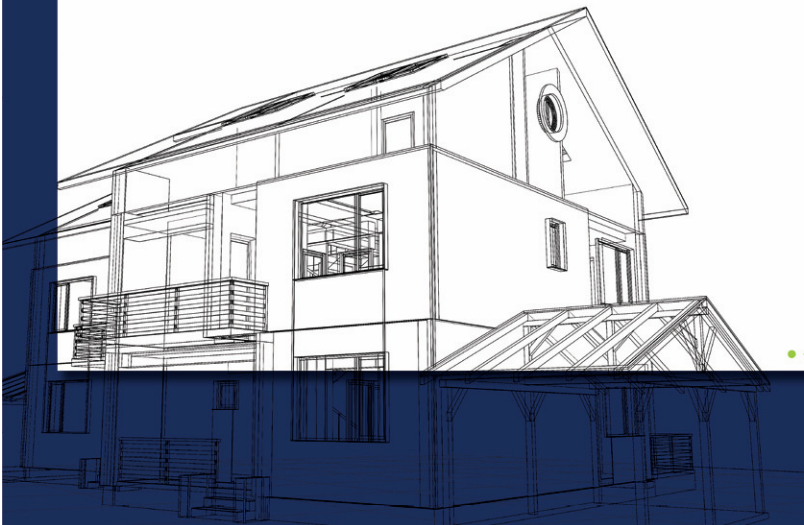


## #5 STREAMLINED WORK VISA / NO U.S. CREDIT PROGRAM

- Advancial will pre-qualify your borrower PRIOR to the issuance of a Visa, Green Card, Social Security Number, or paystub using only an offer letter from their prospective or current employer \*
- TBD address is acceptable
- 80% LTV on loans up to \$1.5MM and loans as large as \$3MM allowed \*\*
- No US or foreign credit required
- All collateral types allowed

*\*Visa, SS# and first paystub, required to fund*

*\*\*Some exceptions allowed over \$3MM*



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# #6 UNIQUE ASSET DEPLETION PROGRAM

- Advancial's asset depletion calculator allows for eligible assets to be used at 100% face value including stock, mutual funds, vested stock options, cash out proceeds, etc. regardless of borrower's age.
- Reserves are NOT backed out of the calculation
- Can be used in combination with other income not affiliated with the assets
- Allowed for all property and residence types including cash out
- Funds are not pledged and there is no required depository relationship



## 1: Determine Retirement Account Eligibility

2/15/2017	Today's Date
6/15/1943	Enter Borrower's Date of Birth
73.67	Borrower's Age
Over 59.5	Retirement Accounts Eligible at 100% of value due to borrower being over age 59.5
\$950,000	Enter Description of Retirement Account
\$0	Enter Description of Retirement Account
\$0	Enter Description of Retirement Account
\$0	Enter Description of Retirement Account
\$ 950,000	TOTAL RETIREMENT ACCOUNTS
\$ 950,000	TOTAL ELIGIBLE RETIREMENT ACCOUNTS (100% of value)

## 2: Record Borrower's Assets

Eligible liquid assets - Not eligible: equity in Real Estate, privately held stocks	
\$65,000	Checking accounts
\$15,000	Savings accounts
\$0	Money-market accounts
\$25,000	CDs
\$0	Publically Traded Stocks
\$0	Bonds
\$80,000	Mutual funds
\$0	Trusts
\$0	Other liquid asset <input type="text" value="Enter Description of Asset"/>
\$0	Other liquid asset <input type="text" value="Enter Description of Asset"/>
\$0	Other liquid asset <input type="text" value="Enter Description of Asset"/>
\$0	Other liquid asset <input type="text" value="Enter Description of Asset"/>
\$0	Other liquid asset <input type="text" value="Enter Description of Asset"/>
\$ 185,000	TOTAL ELIGIBLE LIQUID ASSETS
\$ 1,135,000	TOTAL ELIGIBLE ASSETS INCLUDING RETIREMENT ACCOUNTS

## 3: Enter Cash to Close, if applicable

- Purchase
- Refinance

If cash to close is required, please enter amount.

\$ 68,750 TOTAL DOWN PAYMENT

## 4: Calculate Income

\$ 1,135,000	Total Eligible Assets
68,750	Total of Down Payment
\$ 1,066,250	TOTAL ASSETS ELIGIBLE FOR ASSET DEPLETION
15	Amortization (years) based on Borrower's age
4%	Rate of Return
\$ 7,986	Monthly Income using Asset Depletion



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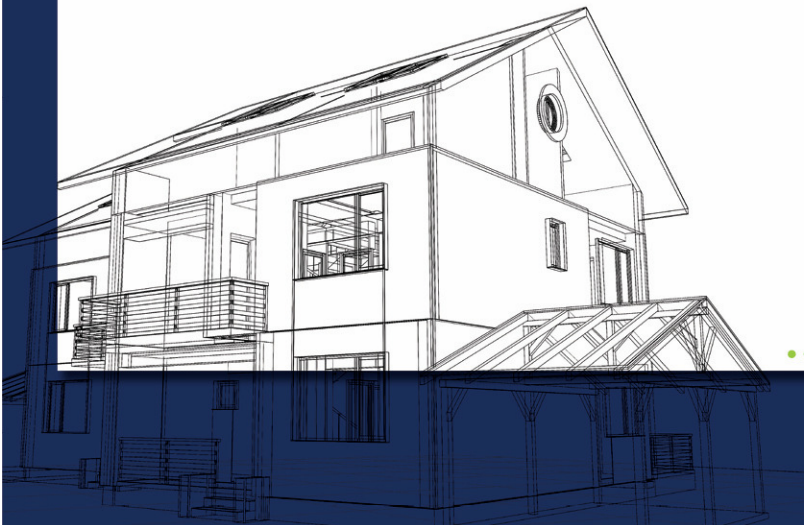


# #7 ALL LOAN PROGRAMS ARE TYPICALLY INTERCHANGEABLE

## FOR EXAMPLE:

- Cash out on an Investment, non-warrantable co-op for a borrower who needs asset depletion to qualify
- Work visa or foreign national borrower purchasing a condotel
- Super Jumbo cash out with 2MM cash in hand on a second home non-warrantable condo for a U.S. citizen borrower with limited U.S. credit
- Non-arm's length gift of equity purchase of a hobby farm for a borrower who needs asset depletion to qualify
- Gift funds needed for an investment purchase of a non-warrantable co-op

\*Scenarios provided above are for example purposes and do not guarantee individual loan approval.



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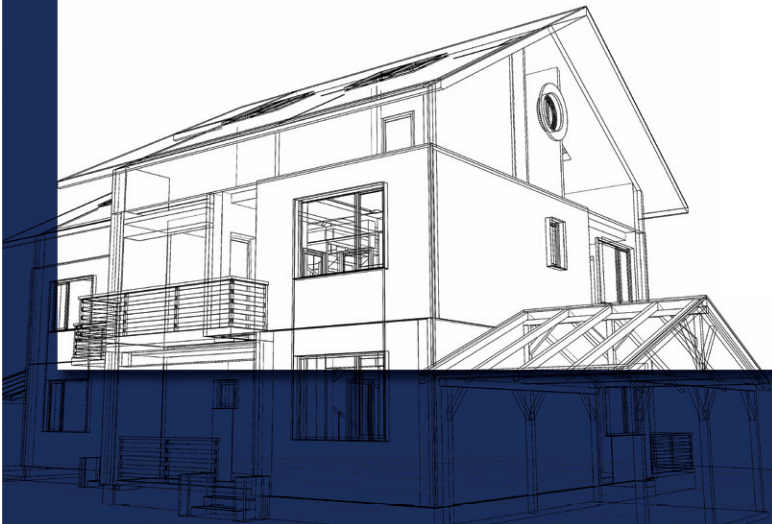


# #8 ALL LOANS ARE PRE-APPROVED UPFRONT

- Advancial will pre-qualify your borrower and scenario prior to appraisal order
- Advancial AE can typically turn a pre-approval in 24-48 hours with no file uploading, stacking, AUS or portal login required. We do it all for you!
- The upfront pre-approval process allows for borrower's peace of mind - especially if the loan is coming to Advancial due to fall out with another lender or investor

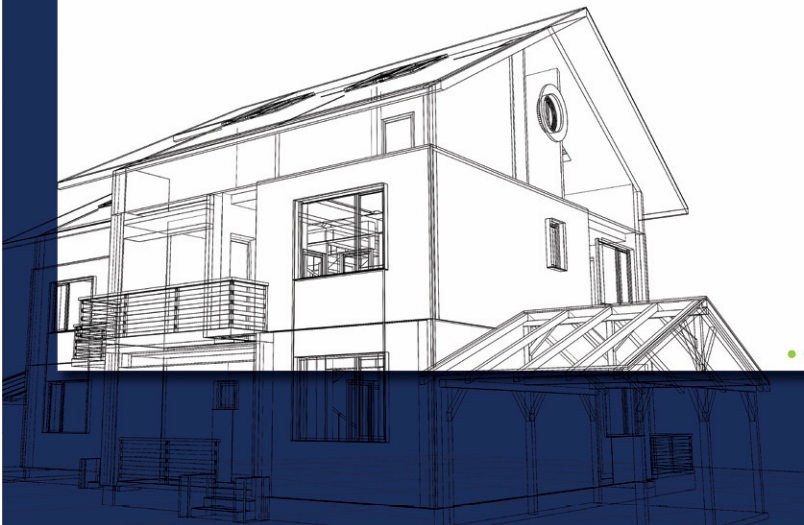
## PRE-APPROVAL PROCESS OVERVIEW:

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



## #9 TWO WEEK RUSH CLOSINGS

- Advancial can close and fund in as little as 2 weeks
- **We save loans that have a last minute issue or denial from another lender**
- 48-72 hours rush appraisals are possible
- Advancial table funds all loans using scanned documents from title. This makes our closing/funding process fast and easy

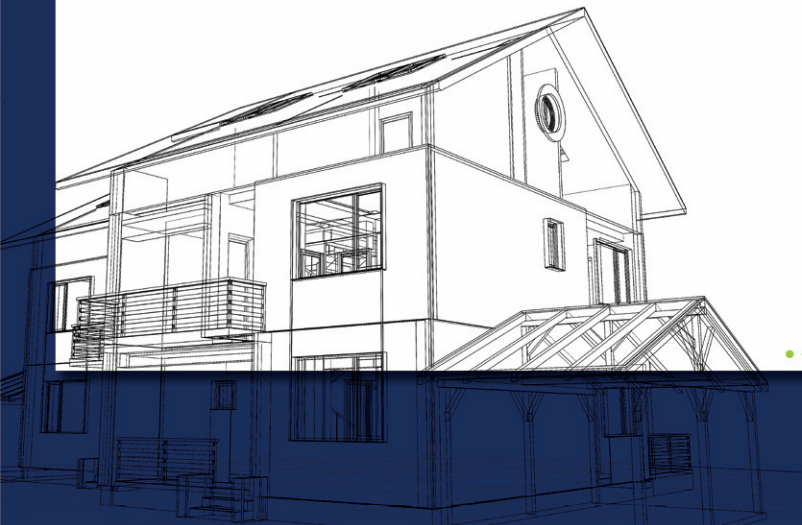


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# #10 RESPONSIVE ACCOUNT EXECUTIVES, PROCESSORS AND FUNDERS

- Advancial takes pride in delivering same day, and in most cases, same hour or immediate responses to all e-mails and phone calls
- Should your AE, Processor, or Funder be unavailable, our main line 888.876.2328 is always open during business hours for immediate assistance
- Central Time Zone locale for all support staff
- Management, Inside Sales Account Executives, Processing, Underwriting, and Funding Teams are all under on roof and generally have immediate access to one another, ensuring very fast response times for any issues or questions that may arise.



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