



NO U.S. CREDIT / WORK VISA / EXPAT PROGRAM

 **ADVANCIAL**[®]

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Mortgage loans are originated by Advancial Federal Credit Union NMLS 489500

WHO QUALIFIES FOR THIS LOAN PROGRAM?

- Foreign borrowers with a Work Visa or job offer letter that will provide a Work Visa
 - Non U.S. citizen relocating to the U.S. for employment or living in U.S. as W2 wage earner
 - No U.S. credit score required
- U.S. Citizens & Green Card Holders
 - Returning to U.S. after living abroad or currently on assignment abroad
 - Living in the U.S., no credit score required
 - No U.S. credit score required

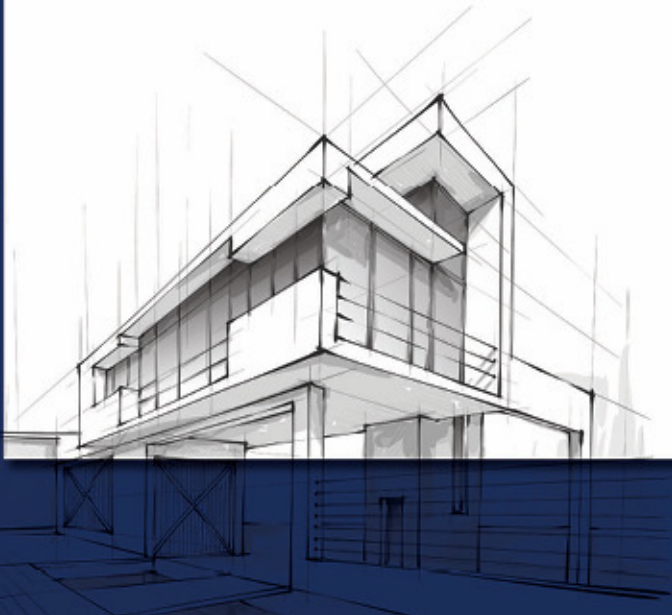


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THE ADVANCIAL ADVANTAGE

- Advancial doesn't require: foreign credit, alternate trade lines, VOMs or VORs
- Foreign assets for down payment AND reserves including foreign retirement funds considered
 - Funds for closing must be moved to U.S. prior to the funding date
- Foreign assets used for reserves **do not** need to be moved to the U.S.
- No lender requirement for pledged assets or payment from Advancial account
- All collateral types allowed with no LTV restrictions:
 - ✓ Non-warrantable condos
 - ✓ Condotels
 - ✓ Co-ops
 - ✓ Jumbo
 - ✓ Super Jumbo

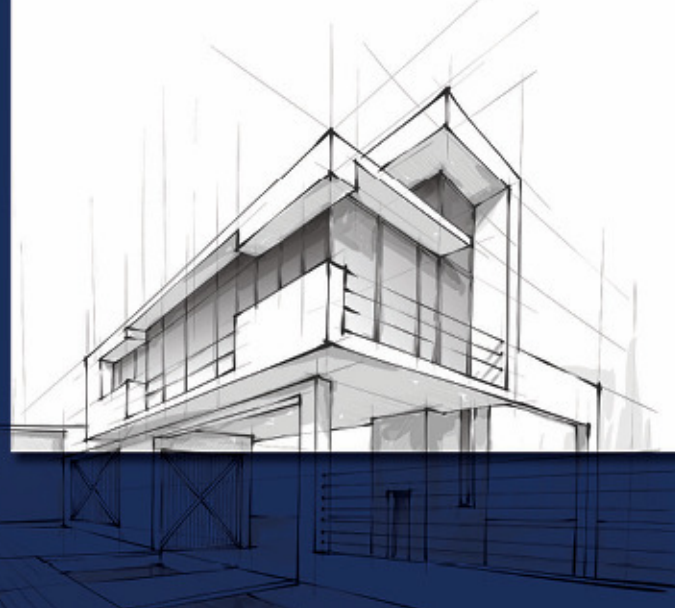


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THE ADVANCIAL DIFFERENCE

- Pre-qualification to borrower within 24 - 48 hours
 - TBD address acceptable
 - No Visa, SS# or pay-stub, required to pre-qualify or process file
 - Visa, SS# and pay-stub required to fund
- Rush closing as fast as two weeks
- Bonus and commission income is allowed if a previous history of this income can be documented and the borrower is transferring with current employer on case by case basis
- Stock awards and option awards can be used as income and assets (if vested) on a case by case basis
- Borrower may also apply for Advancial auto loan and credit card

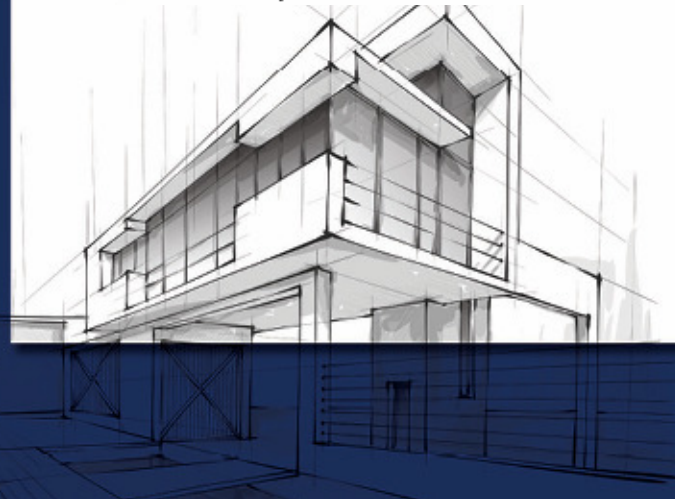


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TOP TEN REASONS TO USE ADVANCIAL

- 1 Great niche portfolio loan programs and rates
- 2 Common sense underwriting
- 3 All the little things with large benefits
- 4 Aggressive cash out refinance program
- 5 Streamlined work visa/ no U.S. credit program
- 6 Unique asset depletion program
- 7 All loan programs are typically interchangeable
- 8 All loans are pre-approved upfront
- 9 2 week rush closings available
- 10 Responsive account executives, processors and funders

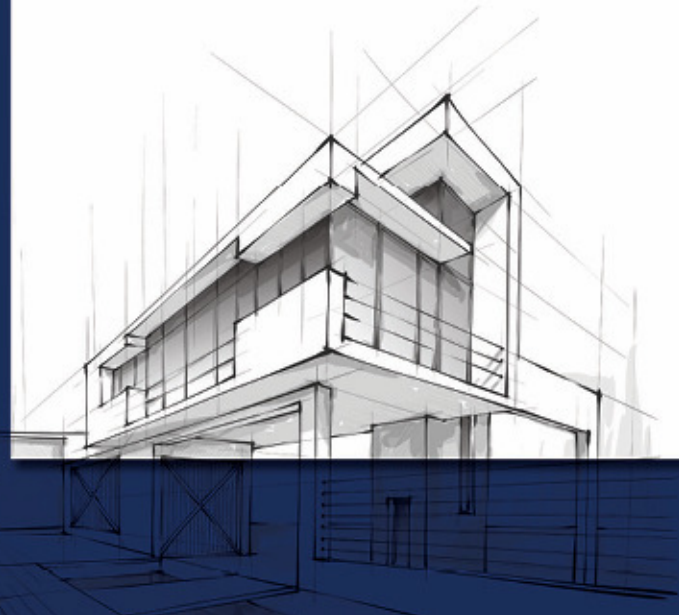


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ARM PRODUCT FEATURES

- Max DTI 43%
- 80% LTV up to \$1.5 million loan amount with reduced LTVs up to \$3 million
- 30 year amortization
- No prepayment penalty
- 2/2/6 caps, 1-year CMT Index, 3.0% Margin, Floor = Note Rate
- Qualify at the start rate on 7/1, 2% over on the 5/1 and 6% over on the 3/1
- Escrows required



WHERE CAN YOU FIND REFERRAL SOURCES FOR THESE BORROWERS?

- United States employers are relying more and more on foreign talent to fill their personnel needs, but unfortunately they generally do not offer assistance with the home buying process.
- This tends to cause the borrowers to get bad information, or worse yet, get turned down for a mortgage through a non-broker source which triggers them to sign leases and wait for 12-24 months before entering the applicant pool.
- Target lead sources such as:
 - Relocation companies
 - Immigration attorneys
 - Executive recruiters
 - Expat online communities such as Internations.com, Britishexpats.com and other Expat blogs

It's imperative you become visible to these potential borrowers early in the immigration process!

