



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



Mortgage loans are originated by Advancial Federal Credit Union NMLS469500

# WHO QUALIFIES FOR THIS LOAN PROGRAM?

- Foreign Nationals with a job offer who have, or will have from their employer, a valid visa or work authorization.
  - Moving to U.S. for employment or living in U.S. as W2 wage earner
  - No U.S. credit score or low score due to lack of history is acceptable
- Green Card Holders
  - No U.S. credit score or low score due to lack of history is acceptable
- U.S. Citizens & Green Card Holders
  - Returning to U.S. after living abroad or currently on assignment abroad
  - No U.S. credit score or low score due to lack of history is acceptable
- U.S. Citizens
  - Living in U.S.
  - No U.S. credit score or low score due to lack of history is acceptable

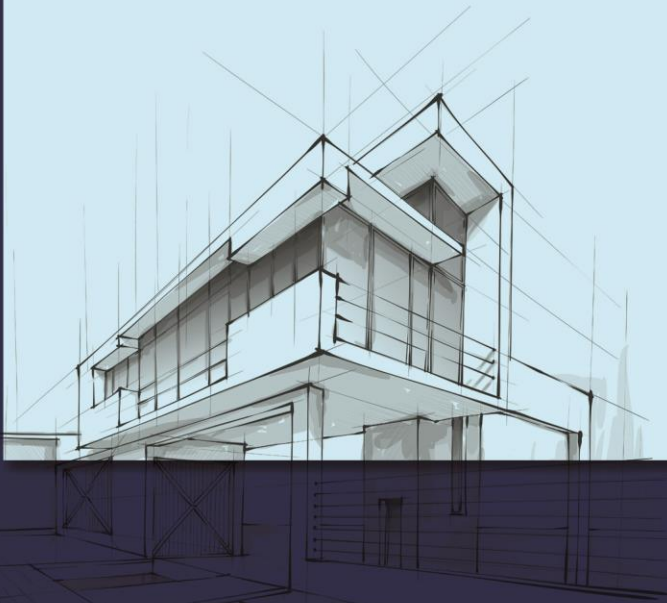


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# THE ADVANCIAL ADVANTAGE

- Minimal alternate credit required
- Foreign assets for down payment and reserves including foreign retirement funds typically allowed
  - 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 pledged assets, auto pay, or payment from Advancial account required
- All collateral types allowed with no LTV restrictions:
  - ✓ Non-warrantable condos
  - ✓ Condotels
  - ✓ Co-ops
  - ✓ Jumbo
  - ✓ Super Jumbo

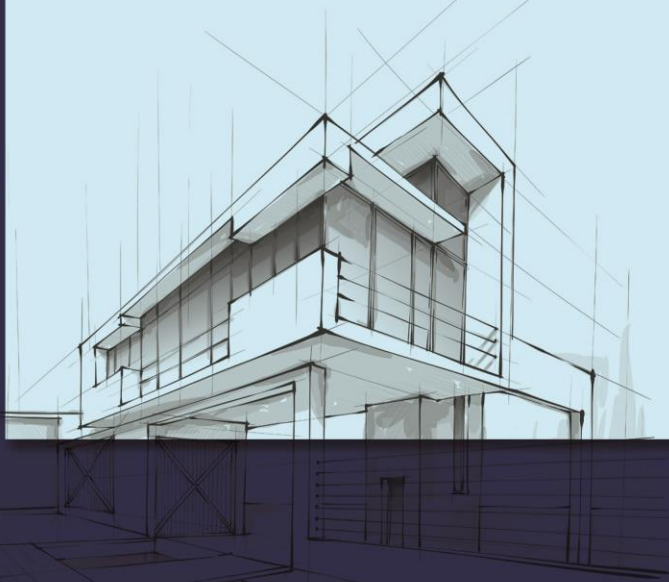


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# THE ADVANCIAL DIFFERENCE

- 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
- Two week rush closings available – think of Advancial if a loan has falling out with an in-house Jumbo or conventional source
- Bonus and commission income is considered if a previous history of this income can be documented and the borrower is transferring with current employer
- 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

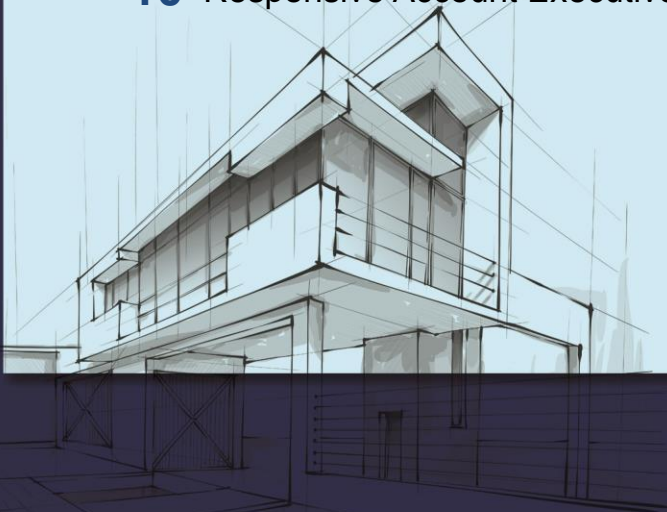


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# TOP TEN REASONS TO USE ADVANCIAL

- 1** Federal Credit Union portfolio loan programs and rates
- 2** Common sense underwriting
- 3** No investor overlays
- 4** Unlimited cash out refinance program
- 5** Streamline work visa / student visa / no U.S. credit program
- 6** Aggressive asset depletion program
- 7** All loan programs are typically interchangeable
- 8** All loans are pre-approved prior to any appraisal order – TBD submissions accepted
- 9** Two week rush closings available
- 10** Responsive Account Executives, Processors and Funders



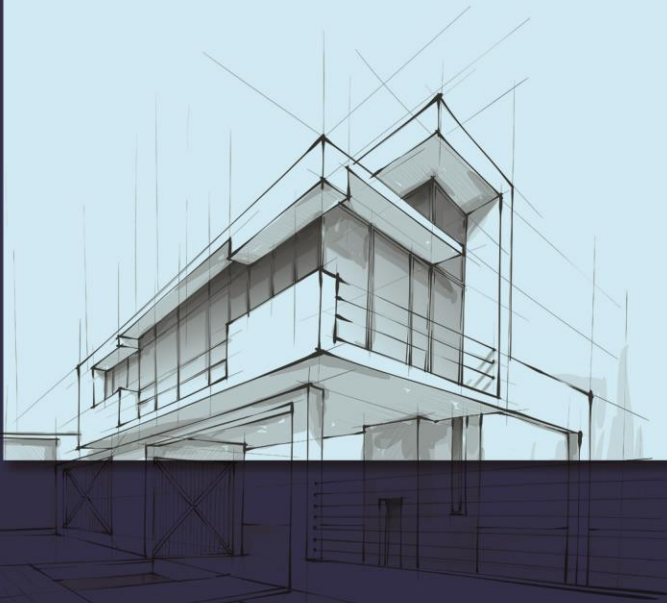
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# ARM PRODUCT FEATURES

- Max DTI 43%
- 80% LTV up to \$2 million loan amount with reduced LTVs up to \$3.5 million
- 30 year amortization
- No prepayment penalties
- 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 generally required



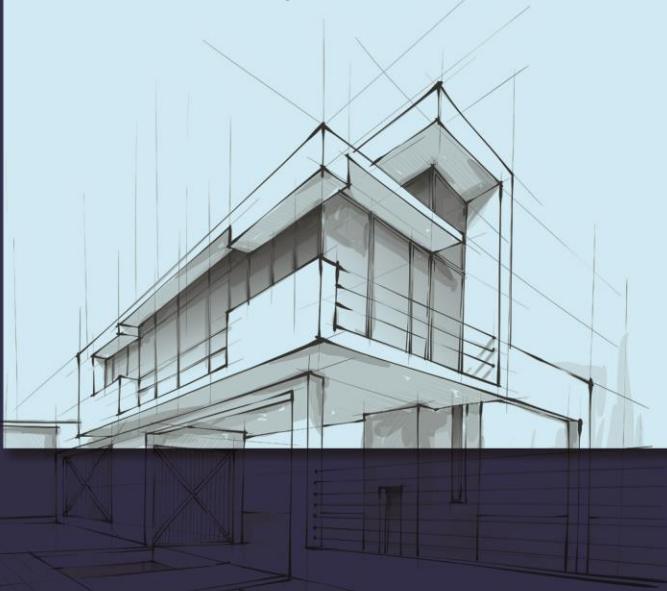
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# WHERE CAN YOU FIND REFERRAL SOURCES FOR THESE BORROWERS?

- 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 to identify and visit with these potential borrowers early in the immigration process before they sign long term rental agreements!



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