

Mortgage loans are originated by Advancial Federal Credit Union NMLS #469500

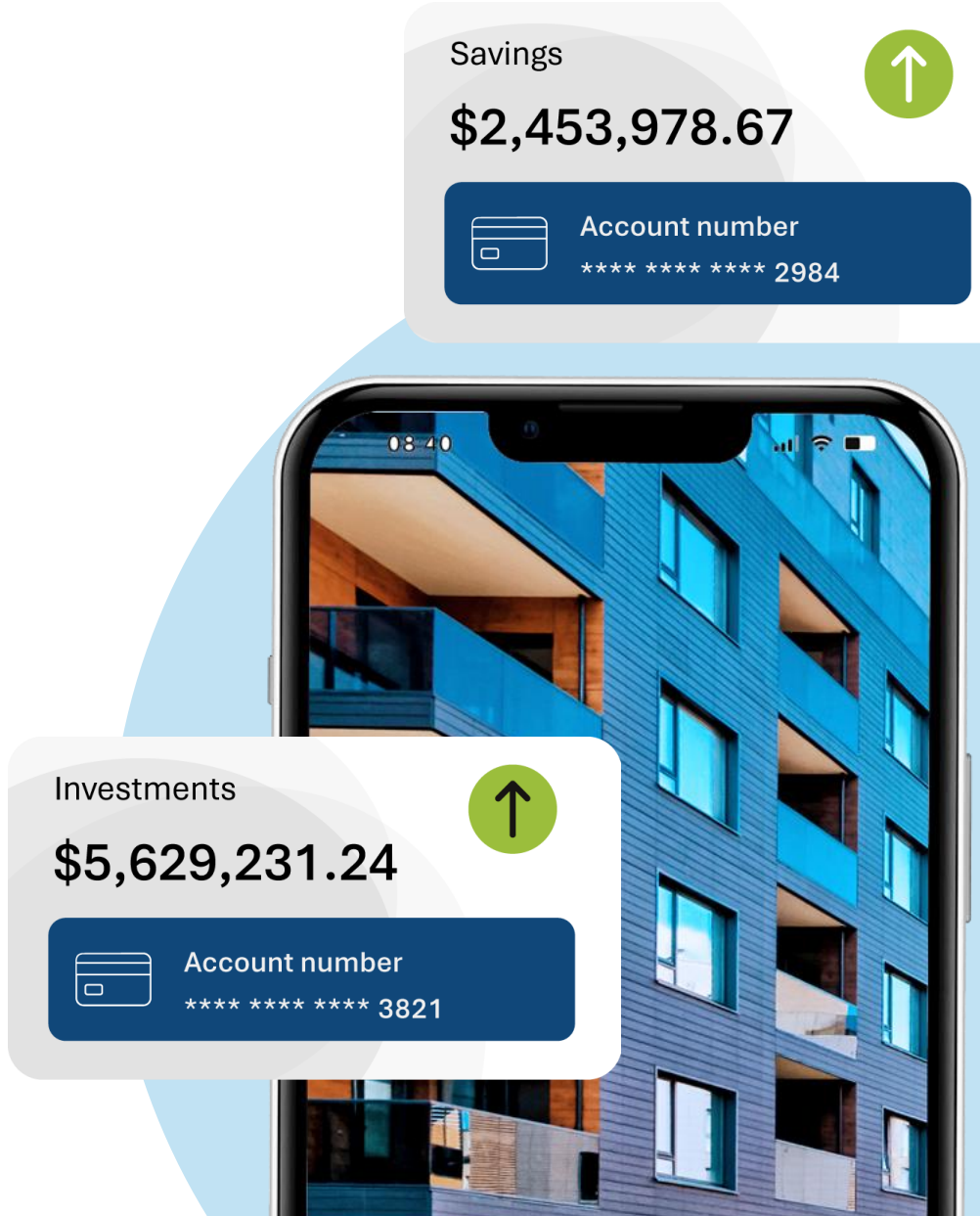
EQUAL HOUSING LENDER

Federally Insured by NCUA

HOW THE PROGRAM WORKS

Asset depletion is used to establish or increase monthly income using a borrower's assets

- Automated calculator applies a 5% rate of return to assets, along with a depletion schedule
- Asset depletion calculator can be found on the Advancial website at **advancialwholesale.com** under the Broker Resources section, or contact your AE for a copy
- Retirement assets may be used for depletion at 65% of face value if the borrower is under age 59½ and at 100% of face value if the borrower is age 59½ or older
- All other assets are used at 100% of face value, regardless of borrower age



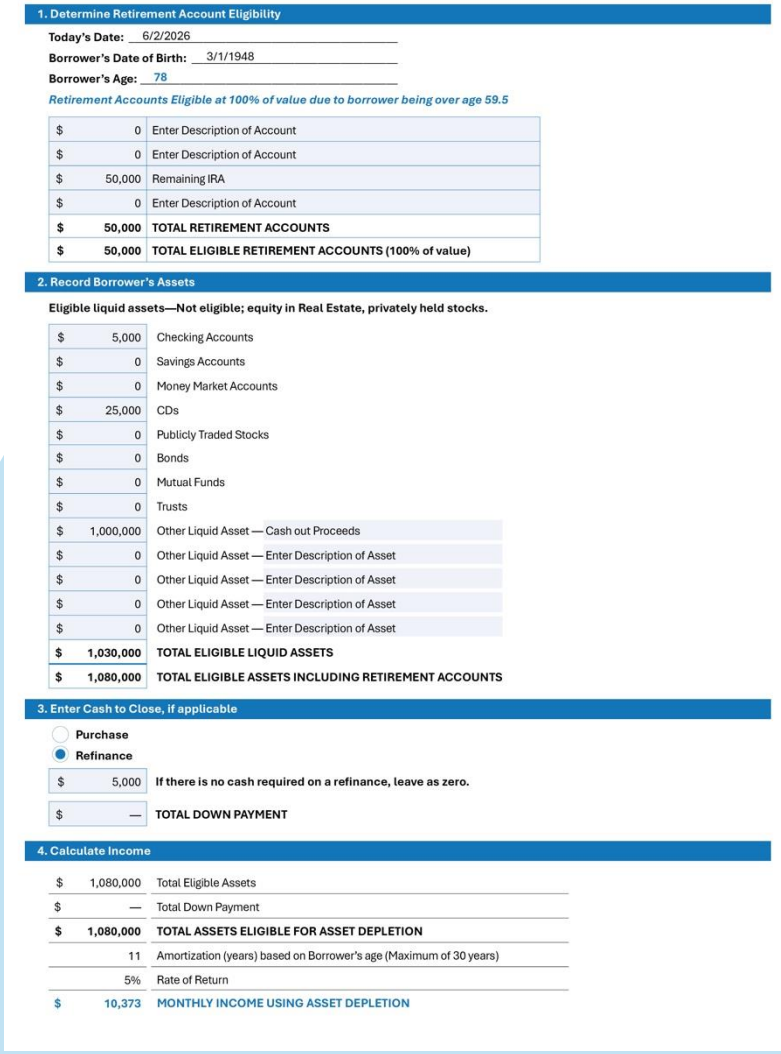
CALCULATOR EXAMPLE

Case Study

78-year-old borrower
Cash-out refinance
$1,000,000 cash-out proceeds
Cash-out used as income

In this example, $10,373 in asset depletion income is generated and can be added to other income sources.

Note: Accounts should be entered at 100% of face value, regardless of the borrower's age.
If the borrower is under age 59½, the calculator will adjust any IRA/401(k) funds.



1. Determine Retirement Account Eligibility

Today's Date: 6/2/2026
Borrower's Date of Birth: 3/1/1948
Borrower's Age: 78

Retirement Accounts Eligible at 100% of value due to borrower being over age 59.5

$	0	Enter Description of Account
$	0	Enter Description of Account
$	50,000	Remaining IRA
$	0	Enter Description of Account
$	**50,000**	**TOTAL RETIREMENT ACCOUNTS**
$	**50,000**	**TOTAL ELIGIBLE RETIREMENT ACCOUNTS (100% of value)**

2. Record Borrower's Assets

Eligible liquid assets—Not eligible; equity in Real Estate, privately held stocks.

$	5,000	Checking Accounts
$	0	Savings Accounts
$	0	Money Market Accounts
$	25,000	CDs
$	0	Publicly Traded Stocks
$	0	Bonds
$	0	Mutual Funds
$	0	Trusts
$	1,000,000	Other Liquid Asset — Cash out Proceeds
$	0	Other Liquid Asset — Enter Description of Asset
$	0	Other Liquid Asset — Enter Description of Asset
$	0	Other Liquid Asset — Enter Description of Asset
$	0	Other Liquid Asset — Enter Description of Asset
$	**1,030,000**	**TOTAL ELIGIBLE LIQUID ASSETS**
$	**1,080,000**	**TOTAL ELIGIBLE ASSETS INCLUDING RETIREMENT ACCOUNTS**

3. Enter Cash to Close, if applicable

○ Purchase
● Refinance

$	5,000	**If there is no cash required on a refinance, leave as zero.**
$	—	**TOTAL DOWN PAYMENT**

4. Calculate Income

$	1,080,000	Total Eligible Assets
$	—	Total Down Payment
$	**1,080,000**	**TOTAL ASSETS ELIGIBLE FOR ASSET DEPLETION**
	11	Amortization (years) based on Borrower's age (Maximum of 30 years)
	5%	Rate of Return
$	10,373	**MONTHLY INCOME USING ASSET DEPLETION**

THE ADVANCIAL DIFFERENCE

- **Loan amounts up to $5 million**
- **Up to 80% LTV** for owner-occupied and second homes, including non-warrantable condos, co-ops, condotels, and cash-out transactions - Contact your AE for LTV details
- Investment properties allowed on all collateral types, **up to 75% LTV, including cash-out transactions**

- Up to 10 financed units and 15 total REO properties allowed, including cash-out transactions, with some exceptions permitted
- Assets are valued at 100% of face value, with no reduction for stocks, bonds, mutual funds, or other publicly traded accounts
- Cash-out proceeds can be used in the calculator as income



Asset depletion can be combined with all other income sources

THE ADVANCIAL DIFFERENCE

Key benefits to generate leads from Financial Planners, Wealth Managers and Investment Planners

- Only one appraisal required, regardless of loan amount or cash-out amount
- Asset depletion can be used in conjunction with all other income sources, such as W-2, self-employment, pension, Social Security, or rental income
- All specialty programs can be used in conjunction with asset depletion, and all collateral types are allowed i.e.:

✓ Multifamily and mixed-use properties
✓ Hobby farms and acreage
✓ Work visas and expats
✓ No credit or limited credit
✓ 2–4 family properties
✓ Non-warrantable Condos
✓ Co-ops
✓ Condotels
✓ Cash-Out

Advancial does not:
Require an active depository relationship • Require pledged funds • Solicit borrowers to transfer assets

POINTS TO REMEMBER

Assets

Assets must generally be held in U.S. accounts, with some exceptions permitted

Private Investments

Private investments, notes payable, or cryptocurrency typically cannot be used

Funds

Funds held within an annuity, as well as the cash value of life insurance policies, typically cannot be used

Trust Assets

Trust assets can be used if the borrower has 100% unrestricted access to the funds and provides all trust documents and asset statements

Documents

Reserve requirements are not deducted from assets when populating the calculator

TOP REASONS TO WORK WITH ADVANCIAL

01 Federal Credit Union portfolio loan programs and rates

02 Common sense underwriting

03 No investor overlays

04 Unlimited cash-out refinance program

05 Streamlined work visa/student visa/no U.S. credit program

06 Aggressive asset depletion program

07 All loan programs are typically interchangeable

08 All loans are pre-approved before an appraisal is ordered

09 2-week rush closings available

10 Responsive Account Executives, Processors and Funders

ASSET DEPLETION ARM PRODUCT FEATURES



- Max DTI: 43%
- Up to 80% LTV or loan amounts up to $2.5 million with reduced LTVs up to $5 million; contact your AE for details



- 30-year amortization
- No prepayment penalties
- 2/2/6 caps, 1-year CMT index, 3.0% margin, and a floor equal to the note rate



- Qualify at the start rate on 7/1, 2% above the start rate for the 5/1, and 6% above the start rate for the 3/1
- Escrows generally required



THANK YOU!

ADVANCIAL®