



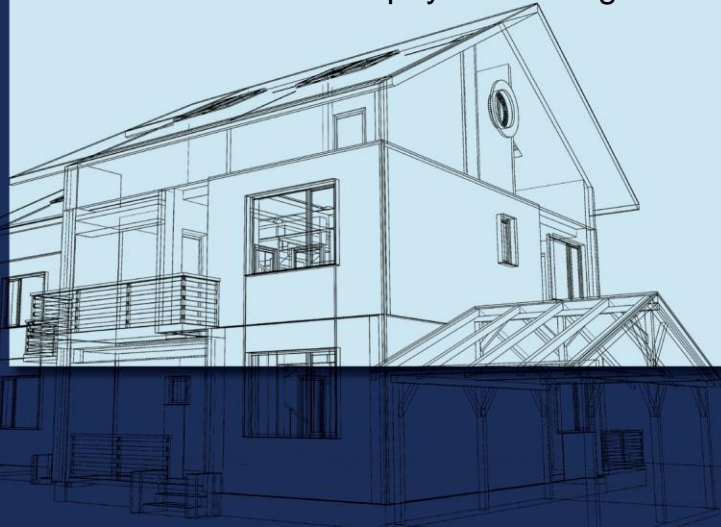
TOP TEN REASONS TO USE ADVANCIAL



#1 FEDERAL CREDIT UNION LOAN PROGRAMS AND RATES

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

- Asset Depletion program including cash out proceeds used in the calculation
- Non-warrantable Condos and Co-ops to 80% LTV and Condotels to 75% LTV
- Removal of a departing residence from DTI and reserves with 30% or more equity and listed on MLS prior to the new loan closing
- Work and Student Visa, EAD Card, Immigrant, Ex-Pat financing to 80% LTV for non-citizens in US on valid Work Visa or Work Permit (no US credit required)
- Gifted down payment and gift of equity allowed on investment properties



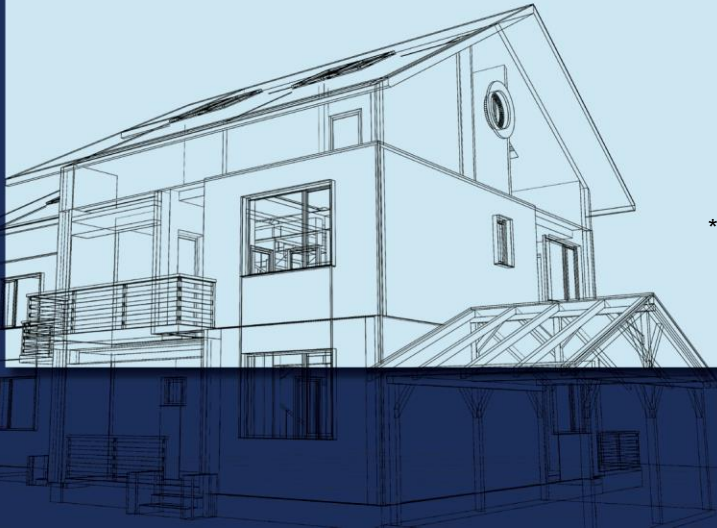
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#2 COMMON SENSE UNDERWRITING GUIDELINES

- 1 year self employed or one year tax return program
- Advancial allows for up to 10 financed and 15 total owned including cash out*
- Delayed purchase cash out with no seasoning requirement
- Non-traditional income scenarios considered (1yr self-employed, stock options etc.)
- Unique or large acreage properties allowed at a reduced LTV
- 100% gift funds for down payment and reserves on primary, 2nd home and NOO
- 1 year part time income allowed
- Non-occupying co-borrowers up to 75% for OO and 2nd home
- Unlimited cash out (in hand) for all property types: OO, 2nd home, and NOO

** some exceptions on # of properties allowed contact your AE for details*

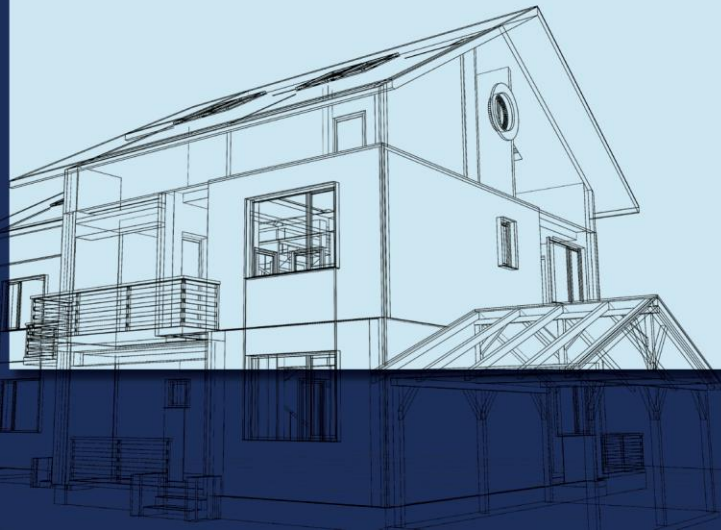


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#3 NO INVESTOR OVERLAYS - ADVANCIAL FUNDS ALL LOANS

- Advancial only requires one appraisal regardless of loan size or collateral type
- TBD pre-approvals accepted on all programs
- Upfront review of condo, co-ops, and condotels
- 100% gift funds allowed for primary, 2nd home, and NOO purchases
- No seasoning on cash out refinances
- One time losses or carry forward losses appearing on tax returns can be considered for removal for DTI purposes
- Cash out can be used as reserves
- Advancial never requires pledged assets or a large depository relationship from the borrower

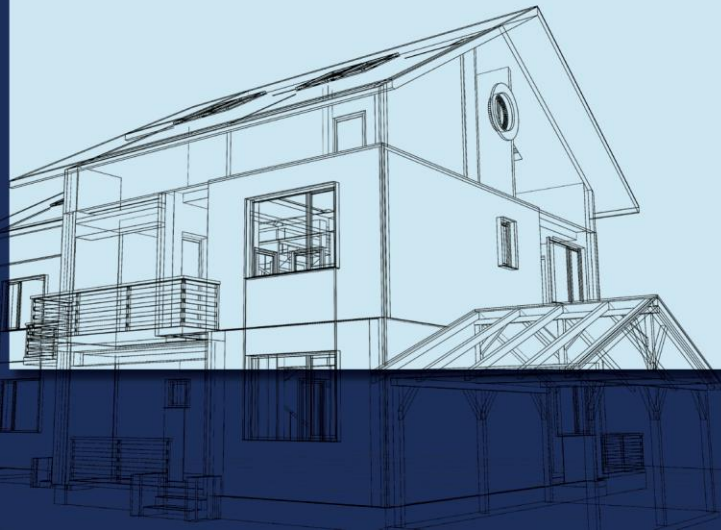


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#4 AGGRESSIVE CASH OUT REFINANCE PROGRAM

- Advancial allows unlimited cash in hand up to a 5MM loan amount
- 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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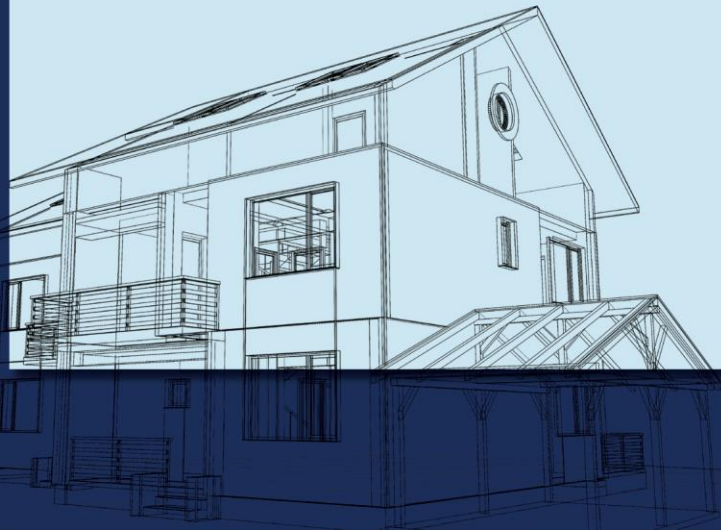


#5 STREAMLINED WORK VISA / STUDENT VISA / NO U.S. CREDIT PROGRAM

• Advancial will pre-qualify your borrower PRIOR to the issuance of a Visa, Work Authorization, 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 \$2MM and loans as large as \$5MM allowed
- No US or foreign credit required
- No foreign VOR or foreign VOM required
- All collateral types allowed

**Visa, Work Authorization, SS# and first paystub, required to fund*



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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	
3/9/2021	Today's Date
9/1/1947	Enter Borrower's Date of Birth
73.52	Borrower's Age
Over 59.5	Retirement Accounts Eligible at 100% of value due to borrower being over age 59.5
\$950,000	401k
\$45,000	IRA
\$0	Enter Description of Account
\$0	Enter Description of Account
\$ 995,000	TOTAL RETIREMENT ACCOUNTS
\$ 995,000	TOTAL ELIGIBLE RETIREMENT ACCOUNTS (100% of value)
2: Record Borrower's Assets	
Eligible liquid assets - Not eligible: equity in Real Estate, privately held stocks	
\$15,000	Checking accounts
\$25,000	Savings accounts
\$0	Money-market accounts
\$15,000	CDs
\$0	Publically Traded Stocks
\$0	Bonds
\$85,000	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"/>
\$ 140,000	TOTAL ELIGIBLE LIQUID ASSETS
\$ 1,135,000	TOTAL ELIGIBLE ASSETS INCLUDING RETIREMENT ACCOUNTS
3: Enter Cash to Close, if applicable	
<input type="radio"/> Purchase	
<input checked="" type="radio"/> Refinance	
\$68,750	If there is no cash required on a refinance, leave as zero.
\$ 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 (Maximum of 30 years)
5%	Rate of Return
\$ 8,508	Monthly Income using Asset Depletion



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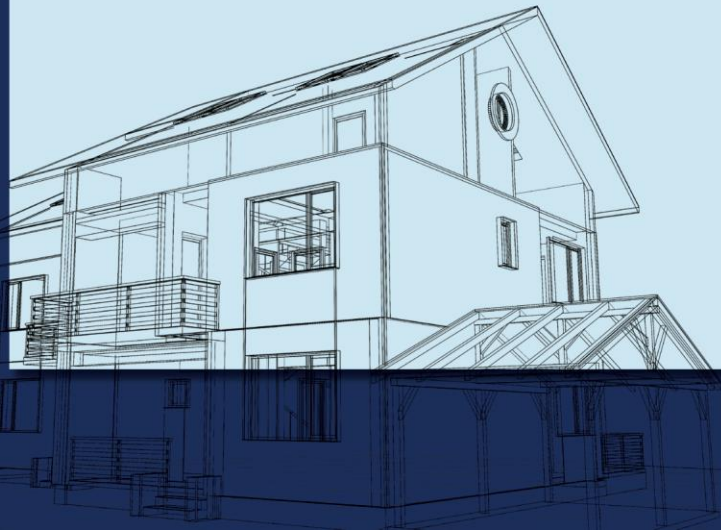


#7 ALL LOAN PROGRAMS ARE TYPICALLY INTERCHANGEABLE

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 unlimited 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

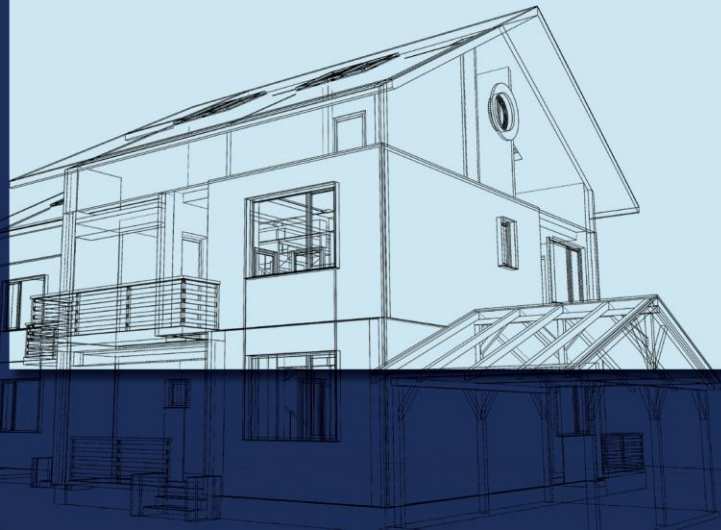
PRE-APPROVAL PROCESS OVERVIEW:

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



#9 TWO WEEK RUSH CLOSINGS

- Advancial offer rush closings
- **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.

