

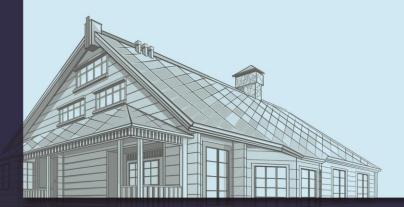
ASSET DEPLETION PROGRAM





HOW THE PROGRAM WORKS

- · Asset depletion is used to establish or increase monthly income using a borrower's assets
- Automated calculator uses a 5% rate of return on the assets plus a depletion schedule
- Asset depletion calculator can be found on the Advancial website at www.advancialwholesale.com under the Broker Resources section or contact your AE for a copy
- Retirement assets can be used for depletion even if the borrower is not yet of retirement age at 50% face value and at 100% value if at or over retirement age (59 ½). All other assets are used at 100% face value regardless of age or investment type.





CALCULATOR EXAMPLE

Calculator example for 71 year old borrower purchasing a \$1,000,000.00 home

In this example, \$12,052.00 is the asset depletion income and this may be added to other income sources.

Note: All accounts must be entered at 100% face value regardless of a borrower's age. If under 59 ½ the calculator will automatically adjust any IRA/401k funds.



9/1/1950	Entor Barrayor's Dato of Birth
	Barrawer's Age
Over 59.5	Retirement Accountr Eligible at 100% of value due to borrower being over age 59.5
\$450,000	IBA
\$750,000	
\$0	Enter Description of Account
\$0	Enter Description of Account
\$ 1,200,000	TOTAL RETIREMENT ACCOUNTS
\$ 1,200,000	TOTAL ELIGIBLE RETIREMENT ACCOUNTS (100% of value)
2: Record Borro	wer's Assets
Eliqiblə liquid arzətr - Hut əliqiblə: əquity in Roal Ertatə, privatoly həld stuckr	
\$25,000	Chockingaccountr
\$50,000	Savingraccountr
\$10,000	Manoy-markot accounts
\$0	CDr
\$0	Publically Traded Stocks
\$0	Bandr
\$0	Mutual fundr
\$0	Trwb
\$525,000	Othor liquid azzot Brakorago account
\$0	Other liquid arret Enter Description of Arret
\$0	Other liquid arret Enter Description of Arret
\$0	Other liquid arret Enter Description of Arret
\$0	Other liquid arret Enter Description of Arret
\$ 610,000	TOTAL ELIGIBLE LIQUID ASSETS
\$ 1,210,000	TOTAL ELIGIBLE ASSETS INCLUDING RETIREMENT ACCOUNTS
3: Enter Cash to	Close, if applicable
A francisco	
Purchase	
○ Refinance	
\$200,000	If carhto clare ir required, please enter amount.
\$200,000	ir carn to ciare a requirea, pie are enter amount.
\$ 200,000	TOTAL DOWN PATMENT
4: Calculate Income	
\$ 1,810,000	Tatal Eligible Arretr
200,000	Total of Down Payment
\$ 1,610,000	TOTAL ASSETS ELIGIBLE FOR ASSET DEPLETION
16	Amortization (years) based on Borrower's age (Maximum of 30 years)
5×	Rate of Return
\$ 12,052	MONTHLY INCOME USING ASSET DEPLETION
9 12,932	WALL WALL WE ELLIVE





THE ADVANCIAL DIFFERENCE

- Loan sizes up to \$5 million
- Up to 80% LTV for owner occupied and 2nd homes including Non-Warrantable Condos,
 Co-ops, Condotels, and Cash Out contact your AE for LTV details
- Investment properties allowed on all collateral types up to 75% LTV including cash out
- Up to 10 financed units and 15 total REO allowed including cash out. Some exceptions allowed
- Assets are used at 100% face value with no reduction for stocks, bonds, mutual funds, or other publically traded accounts
- · Cash out proceeds can be used in the calculator as income
- Asset depletion can be combined with all other income sources

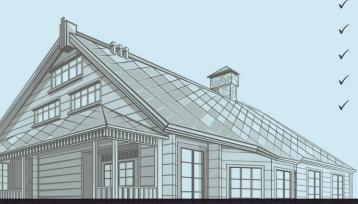


THE ADVANCIAL DIFFERENCE

- Advancial does not:
 - Require active depository relationship
 - Require pledged funds
 - Solicit the borrow to transfer assets

This is a key benefit to generate leads from Financial Planners, Wealth Managers and Investment Planners

- · Only one appraisal required regardless of loan amount or amount of cash out
- Asset depletion can be used in conjunction with all other income sources such as W-2, self-employed, 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.:



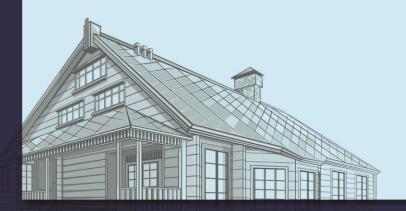
- ✓ Multi Family and mixed use
- ✓ Hobby farms/acreage
- √ Work Visa/Expat
- ✓ No Credit / Limited Credit
- √ 2-4 family

- ✓ Non-warrantable Condos
- √ Co-ops
- ✓ Condotels
- ✓ Cash Out



POINTS TO REMEMBER

- · Assets generally must be held in U.S. account with some exceptions allowed
- Private investments, Notes Payable or Cryptocurrency typically cannot be used
- Funds held inside an annuity and cash value or life insurance typically cannot be used
- Trust assets can be used if the borrower has 100% unrestricted access to the funds and all trust documents and asset statements are provided
- Reserve requirement is not deducted from the assets when populating the calculator





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 Streamlined 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 upfront prior to any appraisal order
- 9 2 week rush closings available
- 10 Responsive Account Executives, Processors and Funders





ASSET DEPLETION ARM PRODUCT FEATURES

- Max DTI 43%
- up to 80% LTV (contact your AE for details) up to \$2.5 million loan amount with reduced LTVs up to \$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



