

## ASSET PORTFOLIO LENDING

This is a Private Investment Banking Program for High Net Worth Borrowers. Only individuals that meet the Investment Bank's criteria as an Accredited Investor will be able to participate in the program. "Accredited Investor" does not mean this is for investment property. Instead, it refers to the investment assets of the borrower. This is not a "Traditional" mortgage program based on rigid Debt to Income, Loan to Value and Credit requirements. Rather, the program does not have maximum loan amount and does not have a credit score requirement. The loan is based on the cash flow of the borrower and their asset portfolio. There are 2 portions of the program: Asset Based Loans and Real Estate Based Loans, which can be used individually or together.

### ASSET BASED LENDING

- No Credit Score
- No Income Docs
- No Appraisal
- Loan is based on investment grade assets such as Publicly Traded Stocks, Bonds, CD's, Government CMO's, EFT's, Trust Accounts etc
- No Minimum or Maximum Loan Amount
- Up to 95% of the portfolio value
- Loan can be a line of credit or a margin account
- Must meet Accredited Investor Annual Income and Net Worth requirements per underwriting guides
- It is preferred that assets being considered for the loan be transferred to the Investment Bank (not required but preferred)
- Can fund in under 2 weeks
- Asset Based Loans may be used for any purpose (not just real estate) and may be combined with any of our other loan programs, *as long as it meets that programs Cumulative Loan to Value (CLTV) limits.*

### HOW DO I APPLY?

Go On-Line at [www.CliftonServices.com](http://www.CliftonServices.com)

or

Call us at 888-681-0777

**REAL** LOANS  
PEOPLE  
ESTATE



CONTACT US TODAY AT  
[WWW.CLIFTONSERVICES.COM](http://WWW.CLIFTONSERVICES.COM)  
670 N. ORLANDO AVE, SUITE 101  
MAITLAND, FL 32751  
407-681-0777 TEL



Clifton Financial Services, Inc is a Licensed Mortgage Lender  
Florida MLB#0701696, Colorado LMB#100013712,  
Dan Clifton NMLS#284174

