

## SUPER JUMBO REAL ESTATE LENDING FOR ACCREDITED INVESTORS

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 Portfolio Loans and Real Estate Based Loans, which can be used individually or together.

### SUPER JUMBO REAL ESTATE PROGRAM

- No Minimum Credit Score
- Minimum Loan Amount of \$1.0M to a Maximum Loan Amount of \$20.0M
- Maximum LTV of 70%
- Combine with Asset Based Loan for up to 100% CLTV
- Full Doc Income, 2 years Tax Returns personal and business if applicable
- Typical Terms for Scores over 680:
  - Interest Only
  - Choose from 1 Mo, 3/1, 5/1, 7/1 or 10/1
  - Rates from 2.500%, based on LIBOR
- Typical Terms for Scores under 680
  - Choose from 6 Mo, 5/1 or 10/1
  - Rates from 4.75% based on LIBOR
- Must meet Accredited Investor Annual Income and Net Worth requirements per underwriting guides

### 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  
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Clifton Financial Services, Inc is a Licensed Mortgage Lender  
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