

ACCREDITED INVESTOR 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. 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. The 2 programs 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 High Net Worth requirements as determined by under writing
- Preferred that assets being considered for the loan be transferred to the Investment Bank (not required but preferred)
- Asset Based Loans can fund in under 2 weeks

REAL ESTATE BASED LENDING

- No Minimum Credit Score
- Minimum Loan Amount of \$1.0M
- Max LTV of 70%
- Combine with Asset Based Loan for up to 95%
- Full Doc Income, 2 years Tax Returns personal and/or business
- \$250,000 of post closing reserve assets
- 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
- Scores under 680
 - Choose from 6 Mo, 5/1 or 10/1
 - Rates from 4.75% based on LIBOR
- Must meet High Net Worth requirements as determined by under writing

HOW DO I APPLY?

Go On-Line at www.CliftonServices.com

or

Call us at 888-681-0777

REAL LOANS
PEOPLE
ESTATE



CONTACT US TODAY AT
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