

Individualized Lending for Clients with Complex Finances



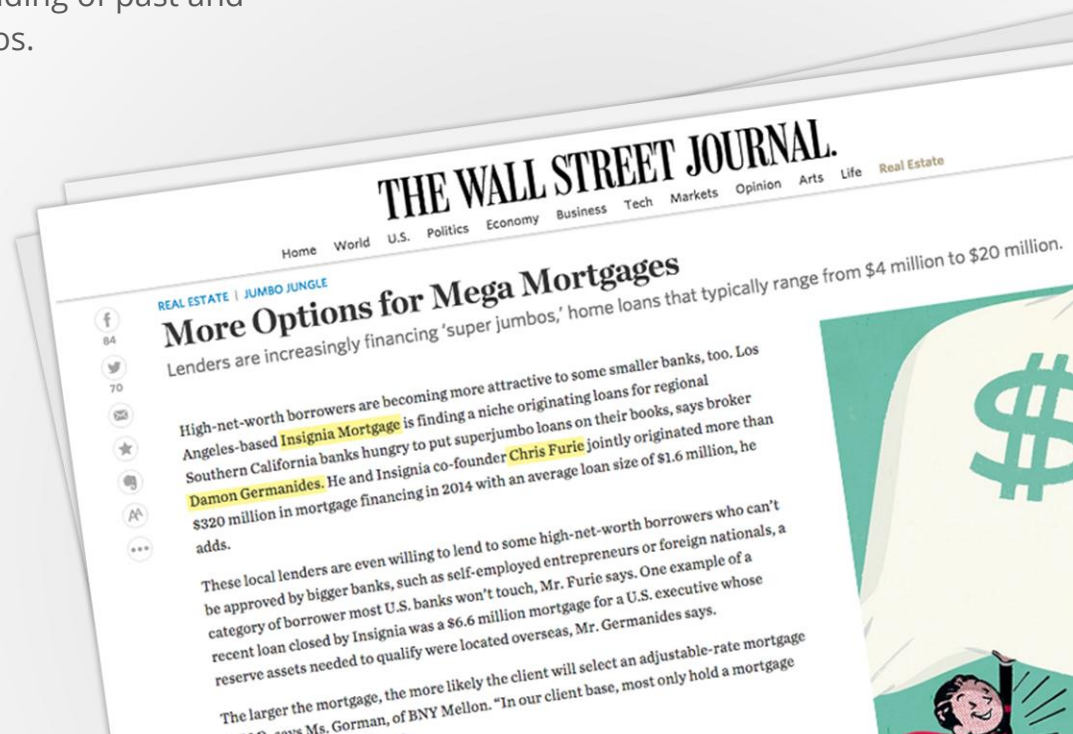
insignia
MORTGAGE

Insignia Mortgage focuses on large and often complex transactions for high net-worth clients, delivering individualized lending solutions that are tailored to our lenders' requirements as well as our clients' needs.

A large number of our clients are self-employed and have significant assets but fluctuating incomes, requiring an understanding of past and projected earnings, and layered tax scenarios.

We also work with foreign nationals who earn income outside of the United States, or are buying in the United States for the first time.

This specialized expertise and experience in structuring loans for our clients has driven our growth with over \$2 billion in loans funded since 2012.



About the Founders



Chris Furie - Co-Founder

CA BRE: 01004991

NMLS: 357449

Over the past 28 years, Chris has successfully secured some of the largest and most complex mortgage loans in the United States while maintaining a commitment to both lender's and client's needs. His experience, approach to client service, and deep market knowledge have become a source of relationships and referrals that yield consistent growth.

NATIONALLY RANKED:



**National
MortgageNews**



Damon Germanides - Co-Founder

CA BRE: 01794261

NMLS: 317894

For over 14 years, Damon has been an industry leader in structuring mortgage loan solutions for high net-worth and high-profile clients. After receiving his MBA from the University of Southern California, Damon began his career in mortgage banking at Meridian Capital. He then worked at CS Financial before co-founding Insignia Mortgage.

NATIONALLY RANKED:



**National
MortgageNews**

Nation's #1 Mortgage Broker by Loan Size

\$415 Million

Funded in 2017

\$2.2 Billion+

Funded Since 2012

Over \$2 Million

Average Loan Size



Recognition

Nationally Ranked By:



**National
Mortgage News**

Featured in:

THE WALL STREET JOURNAL.

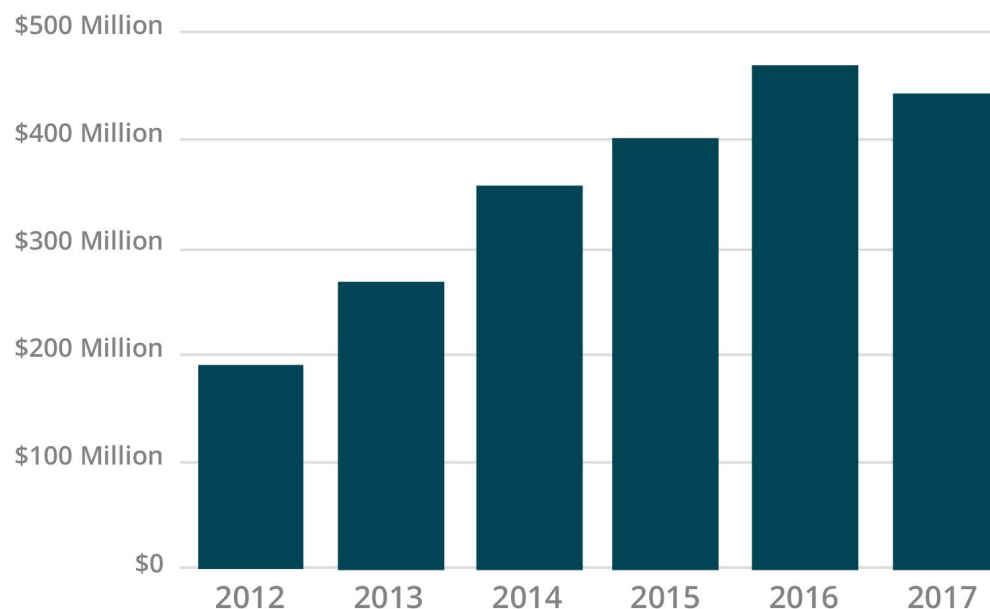
THE REAL DEAL



Performance 2012 - 2017

**Over
\$2.2 Billion
In Production
Since 2012**

*Production numbers
independently verified by
Scotsman Guide.*





Neil Patel - *Licensed Mortgage Broker*

CA BRE: 01952615 NMLS: 1179478

Neil Patel is a licensed mortgage broker and a California CPA with an extensive background in tax accounting for self-employed and high net worth individuals. He graduated from the University of California San Diego with a BA in Economics and an Accounting Minor.



Jeff Edwards - *Licensed Mortgage Broker*

CA BRE: 01292919 NMLS: 40338

Jeff is a licensed California and Utah mortgage broker with over 19 years of experience in the mortgage industry. His primary focus is residential lending, but he also has expertise in construction lending with a focus on builder business. During his career Jeff has closed over 3,000 transactions and nearly \$2 billion in sales volume. He has built his reputation primarily through word-of-mouth referrals and by being a hands-on loan originator who brings great value to his clients and referral partners on the more difficult transactions.



Rhonda Ramirez - Senior Underwriter

With over 28 years of experience in processing, underwriting, escrow services and bookkeeping, Rhonda provides expertise and solutions to facilitate complex lending transactions. She began working with Chris Furie in 1992.





Richard Cadiente - Transaction Coordinator

Richard Cadiente has worked in the mortgage industry for 15 years in roles from customer service representative to funding coordinator. His primary focus is on the coordination of the lending process to close transactions on time.



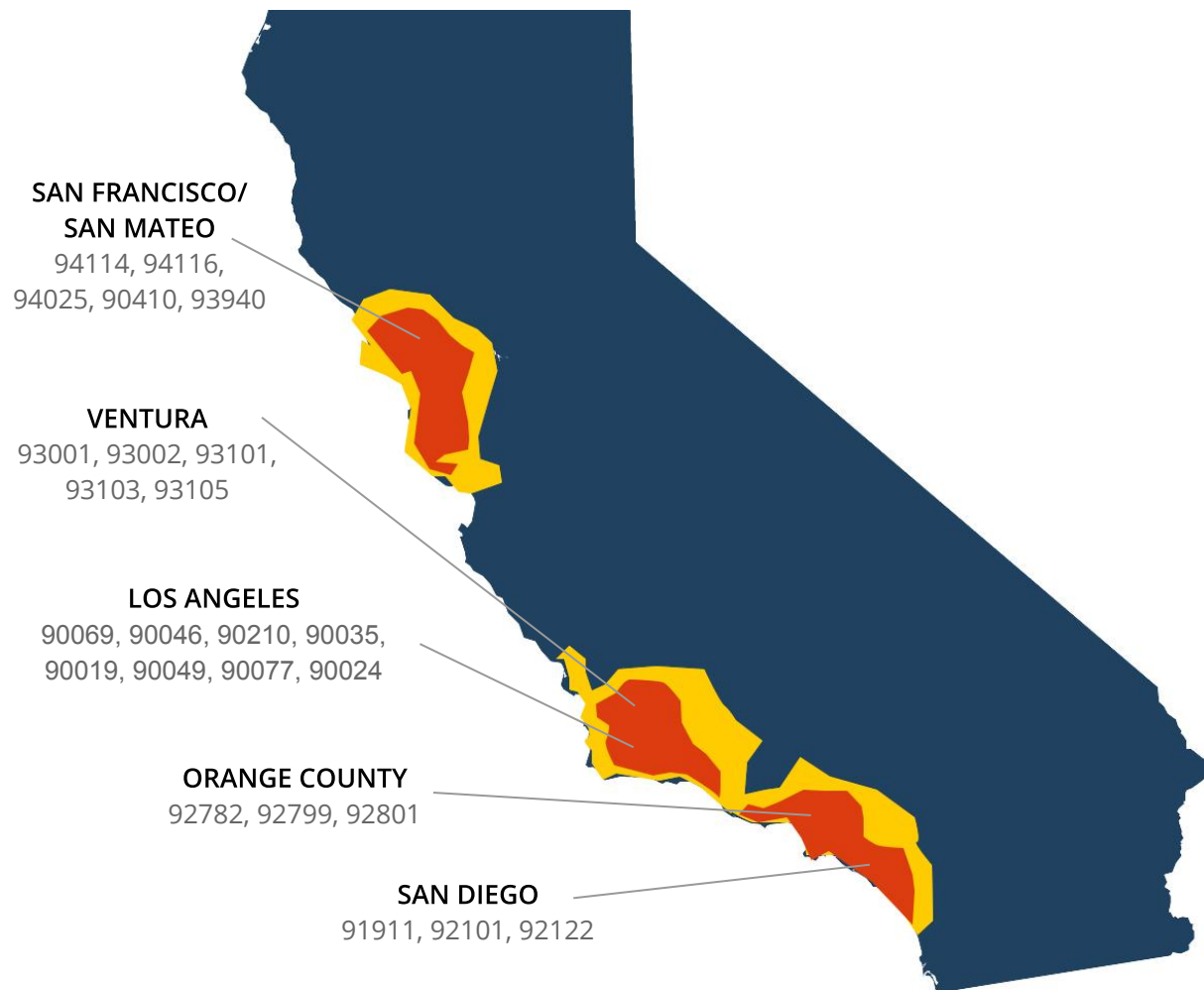
Typical Month of Funded Loans

	 11 Purchase Loans	 12 Refinance Loans
Primary Residences	7	8
Second Homes	2	1
Investment Properties	2	3
Average FICO score	762	758
Average Loan-To-Value	66%	64%
Average Loan Amount	\$1,595,000	\$1,561,000
Program Types	8 ARMs, 3 Fixed Rate	9 ARMs, 4 Fixed Rate
Loan Sizes	\$500,000 to \$4.3 million	\$300,000 to \$3.5 million



Top Zipcodes

Attractive Real Estate Markets Throughout California





Insignia Services

Over two-thirds of all home loans in the United States are conventional and follow strict guidelines prescribed by banks to facilitate faster processing and minimize risk at scale. These types of loans are not an option for most of our clients.

When a client with complex finances comes to Insignia Mortgage for a loan, we take an individualized approach to lending, designed to grasp all the complexities, choose the right lending product, consider layered tax scenarios, structure the loan, and properly present the loan to our lender-partners.

We call this approach *Individualized Lending*

Individualized Lending gets its arms around financial complexity, providing lending solutions that take into account challenges faced by our clients, including foreign national and self-employed clients. Critical stages of this process include deeper understanding of a client's business and assets, thorough review by our in-house CPA for tax implications, and use of a problem-solution storytelling structure that mitigates risk. *Individualized Lending* aligns the needs of our clients and our lender-partners.



No Tax Return Loans

Individualized no-tax return loan programs for self-employed, real estate professionals, recently divorced and retired borrowers who have good credit, strong liquid reserves and/or balance sheet, and sophisticated, layered tax scenarios. These products are:

- Suitable for investors
- Eligible for primary vacation and investment properties
- Provide for loan amount from \$500K to \$4.5 million
- Offer loan-to-values (LTV) up to 80%
- Accommodate revocable, irrevocable, LLC, LP or corporate entity structure
- Balance sheet used for qualification, including net equity of real estate holdings.



Foreign National Programs

Jumbo loans for foreign buyers—including first time buyers—with foreign earnings and assets, and no US income or credit history. These products are:

- Require no US credit required. Foreign tax returns OK. Foreign assets allowed.
- Provide for loan amounts up to \$25 million with minimum loan amount at \$500,000
- Offer loan-to-values up to 60%
- Include interest-only loans
- Accommodate irrevocable, blind trust, Limited Partnership, Corporate and LLC vesting



Customized Lending

Insignia Mortgage focuses on large and often complex transactions for high net-worth clients, delivering individualized lending solutions that are tailored to our lenders' requirements as well as our clients' needs:

- Access to local credit unions, regional California banks and New York money-center banks.
- Interest-only jumbo ARMs and competitive fixed rate mortgages up to \$15 million. Co-signor permitted; cross-collateralization OK.
- Special programs designed for high-net-worth borrowers who must take title in LLC, Limited Partnership, Corporation or Irrevocable trust.



Apartment & Commercial Loans

Niche multi-family and commercial property loans that are individualized for borrowing scenarios that require a specific understanding of the local Southern California marketplace. These products:

- Provide interest-only multi-family financing up to 60% loan-to-value (LTV)
- Include 5/1, 7/1 and 10/1 ARM
- Require local property expertise
- Feature lines of credit (LOC) up to \$5 million.
- Include bank sourced short-term bridge loans at prime + 2%



New Construction, Commercial & Multifamily, and Land Loans

Construction financing for new construction, commercial and multifamily that provide right lending fit and fast decision-making. The products:

- Provide 72-hour pre-approval and 30-day close
- Feature competitive commercial rates

Products include:

- Developer financing up to \$45 million with loan-to-cost (LTC) up to 75%
- Construction financing for primary and second home up to \$15M
- Commercial bridge-reposition loans up to \$20 million with loan-to-values (LTVs) up to 65%
- Land loans available up to \$10 million.





High Leverage Bridge Loans

High-end residential developer financing and bridge loans with fast decision-making and solid terms. These products:

- Accommodate loans from \$500,000 up to \$25 million
- Offer Up to 80% loan-to-value, or up to 100% with cross-collateralization
- No tax returns required to qualify
- Accommodate foreign borrowers
- Close in as quickly as 14 days

Partnering to Develop Lending Products That Meet Client Needs

In its ongoing effort to align the needs of clients and lenders, Insignia Mortgage identifies and shares trends based on client requests. Based on this research, we continue to look for lenders that can accommodate the following client needs:

- Alternative income and balance sheet analysis used for loan qualification
- Loans to Foreign Nationals up to \$25 million
- Business funds for down payment
- LLC Vesting; Irrevocable Trust and Limited Partnership vesting
- Construction loans for new homes up to \$15 million
- Single family Investment property loans up to \$5 million
- Jumbo loans for borrowers with 10 plus investment properties
- Second chance loan programs: Short sale, foreclosure or bankruptcy – with excellent interest rates and terms



Technology, Security, and Compliance Measures



**Cyber Insurance
and E and O (\$3M)**



24/7 Cyber Support



**David Alt
Compliance Attorney**

MBA[®]

MORTGAGE BANKERS ASSOCIATION

Marketing

Fully-integrated marketing platform, combining digital, print and advanced customer service tools



THE WALL STREET JOURNAL.

THE **REAL** DEAL





Community Partnerships

Aligning with our lending partners' commitment to charitable causes and Community Reinvestment Act (CRA) requirements, Insignia Mortgage donates a portion of its net revenue and dedicates volunteer hours, including board membership, to local community organizations. Community partners include:



WISH Charter is a free, public independent charter school authorized by the LAUSD, dedicated to inclusive education and academic excellence. The WISH mission is to maximize every scholar's learning potential within an atmosphere of caring and belonging.



ETTA's mission is to provide programs and services that enable people with disabilities, and the families who love them, to live fully enriched, independent, included and active lives as members of the Los Angeles community.



Since 1931, JVS Los Angeles has offered hope and opportunity to our diverse community through job training, mentoring and education, combined with expert career guidance, employer partnerships and comprehensive resources, transforming lives and empowering individuals to achieve dignity and independence.



A Five-Star Team Ready to Work for You



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“Execution is Everything.”