

**Individualized Lending  
for Clients with  
Complex Finances**



**insignia**  
MORTGAGE







# 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 \$2.5 billion in loans funded since 2012.

 <p><b>Foreign National Loans<sup>1</sup></b> From \$500K to \$25 million.</p> <p>LEARN MORE</p>	 <p><b>Complex Home Loans<sup>1,2</sup></b> Including no tax return and balance sheet loan programs.</p> <p>LEARN MORE</p>	 <p><b>No Tax Return Loans<sup>22</sup></b> Ideal for investors who are self-employed or retired.</p> <p>LEARN MORE</p>	 <p><b>Investment Property Loans<sup>22</sup></b> Ideal for investors who are self-employed or retired.</p> <p>LEARN MORE</p>
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# About the Founders



## Chris Furie

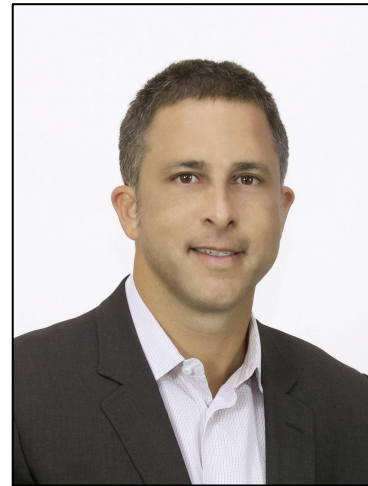
*Co-Founder*

CA BRE: 01004991  
NMLS: 357449

**NATIONALLY RANKED**



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 lenders' and clients' needs. His experience, approach to client service, and deep market knowledge have become a source of relationships and referrals that yield consistent growth.



## Damon Germanides

*Co-Founder*

CA BRE: 01794261  
NMLS: 317894

**NATIONALLY RANKED**



For over 15 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.





# Recognition

## Nation's #1 Mortgage Broker by Loan Size

**\$395 Million**

Funded in 2018

**\$2.5 Billion+**

Funded Since 2012

**Nearly \$2 Million**

Average Loan Size





# Recognition

Nationally Ranked By:



**National  
Mortgage News**

Featured in:

**THE WALL STREET JOURNAL.**

**THE REAL DEAL**

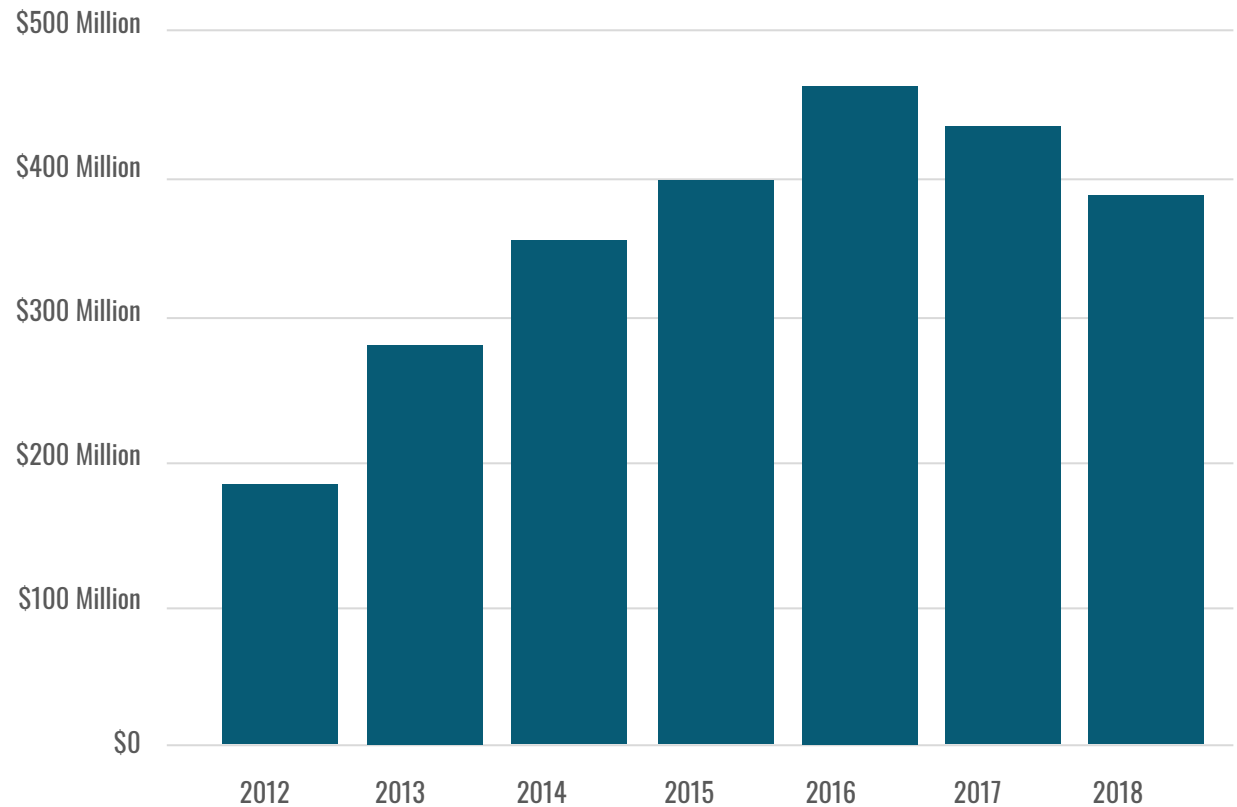




# Performance 2012 - 2018

**Over  
\$2.5 Billion  
In Production  
Since 2012**

*Production numbers  
independently verified by  
Scotsman Guide.*





# 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.

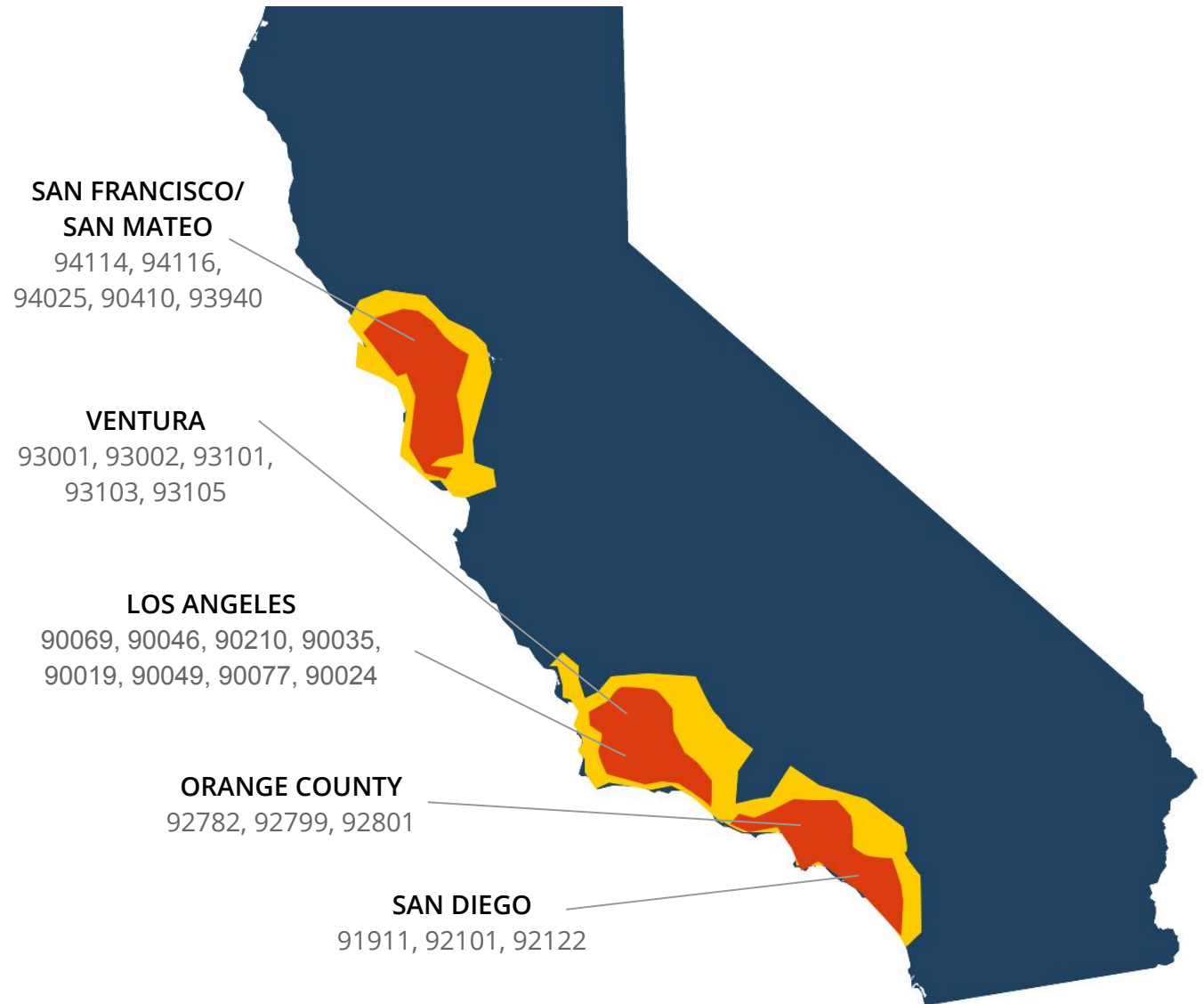






# Top Zipcodes

## Attractive Real Estate Markets Throughout California







## **Neil Patel, CPA & Licensed CA Real Estate Broker**

CA BRE: 01952615      NMLS: 1179478

Neil Patel is a licensed California CPA and a licensed mortgage broker with an extensive background in tax accounting for high net worth individuals. He graduated from the University of California San Diego with a BA in Economics with an Accounting Minor. Neil's professional experience with complex financials is an enormous benefit to clients when structuring loans for high net worth individuals looking for the right loan for their unique situation.



## **Jeff Edwards - Licensed CA Real Estate Broker**

CA BRE: 01292919      NMLS: 40338

Jeff has been in the mortgage business for over 19 years and has originated over \$1 billion in loans during his career. He's a specialist in sourcing jumbo and complex loans and has specific expertise in working with high net worth clients on intricate loan requests. Jeff is client-oriented which has helped him become the go-to mortgage professional for tougher-to-place loans. He is located in Newport Beach and serves all of Southern California.



# Key Staff



## **Rhonda Ramirez** - *Senior Underwriter*

With over 32 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 19 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
<b>Primary Residences</b>	7	8
<b>Second Homes</b>	2	1
<b>Investment Properties</b>	2	3
<b>Average FICO score</b>	762	758
<b>Average Loan-To-Value</b>	66%	64%
<b>Average Loan Amount</b>	\$1,595,000	\$1,561,000
<b>Program Types</b>	8 ARMs, 3 Fixed Rate	9 ARMs, 4 Fixed Rate
<b>Loan Sizes</b>	\$500,000 to \$4.3 million	\$300,000 to \$3.5 million



# Product Expertise



## 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 \$5.1 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.







# Product Expertise



## 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.





# Product Expertise



## 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-signer 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%.







# Product Expertise



## 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.





# Product Expertise



## 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 our 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 who 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<sup>®</sup>**

MORTGAGE BANKERS ASSOCIATION







# Marketing

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



marketing cloud



THE WALL STREET JOURNAL.



Google Ads



**No Tax Return Loans**

Rates as low as:

**2.365%** insignia

**2.510% APR**

3/1 ARM Interest Only [LEARN MORE](#)

insignia **No Tax Return Loans** [LEARN MORE](#)

**Apartment & Commercial Loans\*** insignia

None Multi-Family and Commercial Property Programs Offerings Throughout Southern California [LEARN MORE](#)



# Community Partnerships

Aligning with our lending partners' commitment to charitable causes and Community Reinvestment Act (CRA) requirements, Insignia Mortgage donates a portion of our 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-SoCal 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



## Chris Furie

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## Damon Germanides

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CA BRE: 01794261 NMLS: 317894

## Neil Patel, CPA

CPA & Licensed CA Real Estate Broker  
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## Jeff Edwards

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## Rhonda Ramirez

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For Fastest Response: [Team@insigniamortgage.com](mailto:Team@insigniamortgage.com)

Insignia Mortgage Corporate NMLS #1277691 and BRE #01969620







***“Execution is Everything.”***

