



# Individualized Lending for Clients with Complex Finances



# The Team

*Insignia Mortgage, founded by Chris Furie and Damon Germanides, brings together over 50 years of combined experience in brokering residential debt, primarily serving credit unions, private banks and community banks.*

Our core focus is residential SFR 1-4 debt placements under \$10 million, with a primary market in California and additional licensing in Texas and Florida. Our typical loan transaction size is \$1.8 million, with an average FICO score above 740 and a loan-to-value ratio below 65% of appraised value.

Since 2012, Insignia Mortgage has facilitated over \$6 billion in loans, and our loan brokers have collectively originated over \$10 billion throughout their careers.

As of 2022, Insignia Mortgage has taken a greater interest in ground up construction, bridge, multi-family and commercial debt placement.

## Meet California's Loan Experts



**Damon Germanides**  
Co-founder / Broker



**Chris Furie**  
Co-founder / Broker



**Neil Patel, CPA**  
Licensed CPA &  
Equity Owner



**Michael Nassirzadeh**  
Broker Associate and  
Underwriter



**Scott T. Sealey**  
Senior Loan Originator



**Noah Furie**  
Director of Bridge Loans &  
Broker Associate



**Todd William Harris**  
Head of Construction  
Lending & Broker Associate



**Romy Nourafchan**  
Broker Associate



**Patrick McKenna**  
Broker Associate



**Jonathan Bulaon**  
Loan Originator

## Processing Team



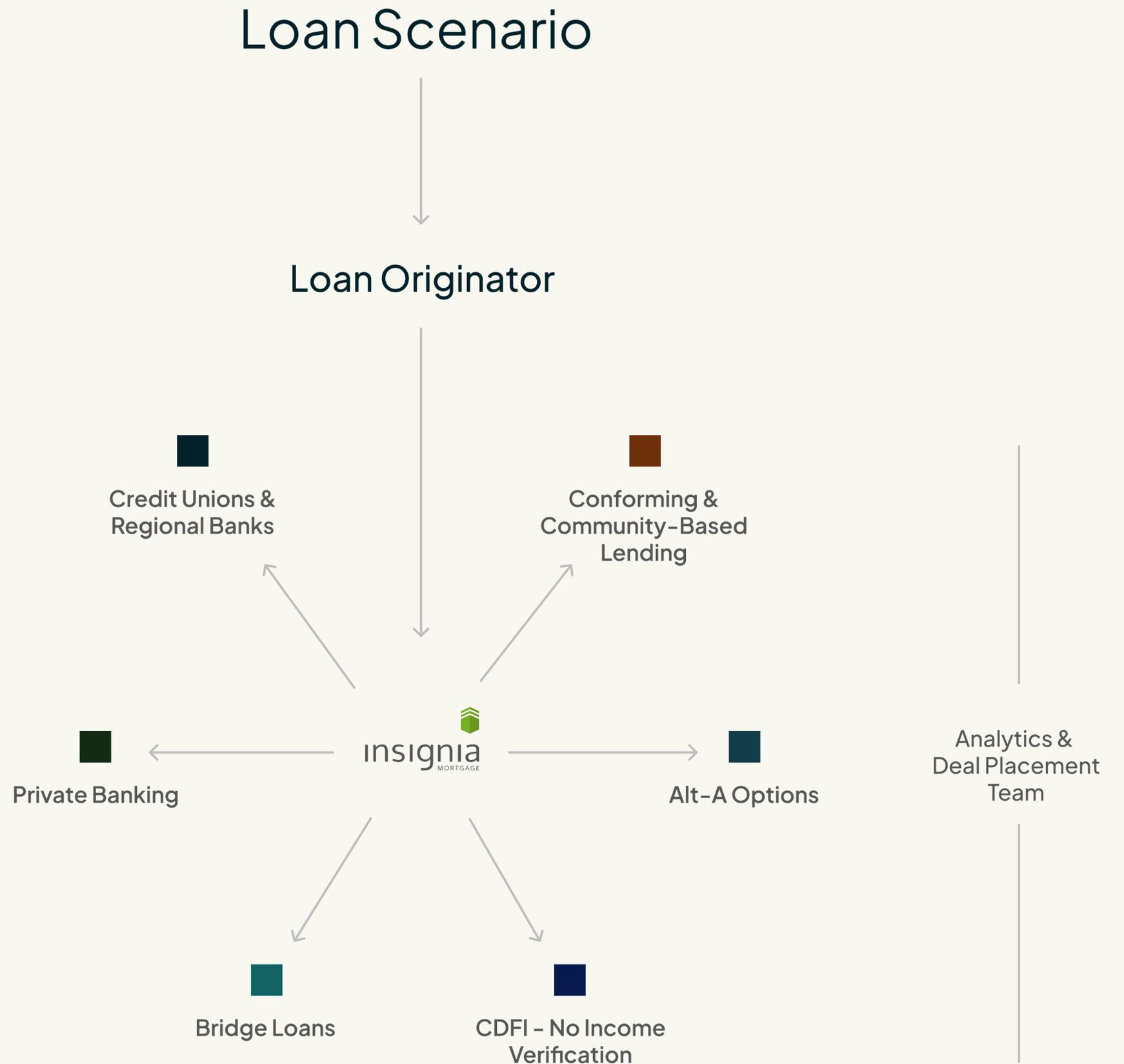
**Rhonda Ramirez**  
Senior Underwriter



**Richard Cadiente**  
Transaction Coordinator

# Loan Funding Landscape

Over \$6 Billion in loans since 2012



# A Sampling Of Our Loan Products

*Loan solutions tailored around successful transactions for borrowers, realtors and builders.*



## No Tax Return and Stated Income Loan Products

Ideal For Borrowers Who Are Self-Employed Or Retired.



## Foreign National Program

Bridging Local Finance to Global Borrowers



## Fix & Flip Financing

Unleashing the Potential of Real Estate Rehab



## SFR 1-4 Investment Property Loans

Ideal for investors who are self-employed or retired.



## Interest-Only & Fixed Rate Jumbo Loans

Elevated Financing Solutions Tailored for the Affluent Clientele



## Government & Community Programs

Conforming and Government-Guaranteed Loans.



## Multi-Family & Commercial

Niche Multi-Family And Commercial Property Programs.

# Specialized Lending Solutions

Why Realtors, Financial Advisors and Home Builders Call Insignia

## We Know the Market

Connecting our borrowers with the right lender is what we do best.

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.

## Sampling of various mortgage products

**80% TO \$10M, 75% TO \$20M**

**5/6 ARM:**

5.500%

5.700% APR

**7/6 ARM:**

5.75%

5.950% APR

INTEREST ONLY

**10% DOWN TO \$3.3M**

**30-YEAR FIXED:**

6.500%

6.625% APR

1ST LIEN & HELOC

**CROSS COLLATERALIZATION BRIDGE LOANS**

**3/6 ARM:**

7.000%

7.375% APR

**INVESTMENT PROPERTY BRIDGE LOANS**

**12 - 24 MONTHS:**

FROM 9.950%

**FOREIGN NATIONAL LOANS TO \$20M**

**5/6 ARM:**

6.250%

6.375% APR

**NO INCOME VERIFICATION LOANS TO \$10M**

**5/6 ARM:**

7.125%

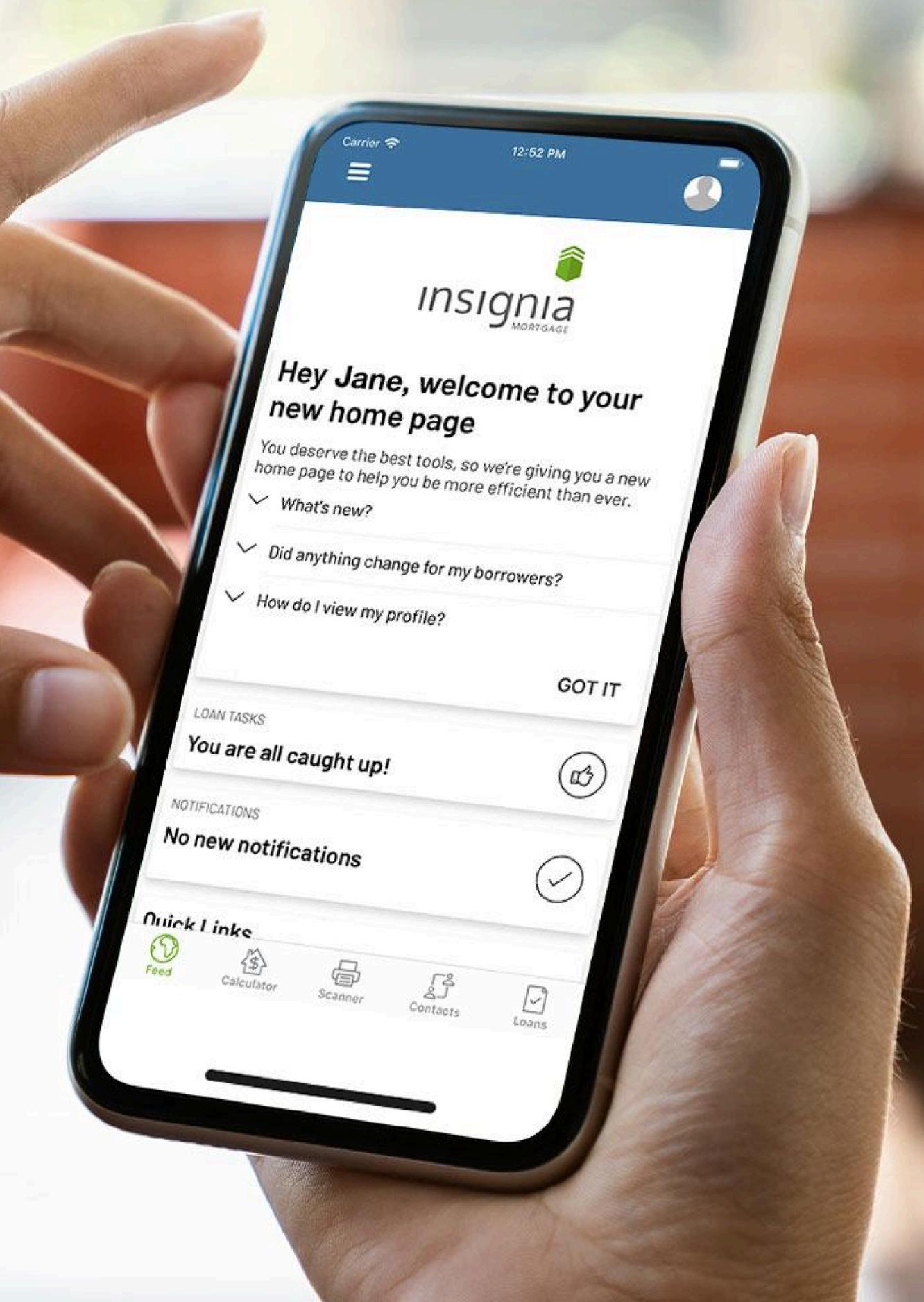
7.403% APR

**CONSTRUCTION LOANS**

**7/6 ARM:**

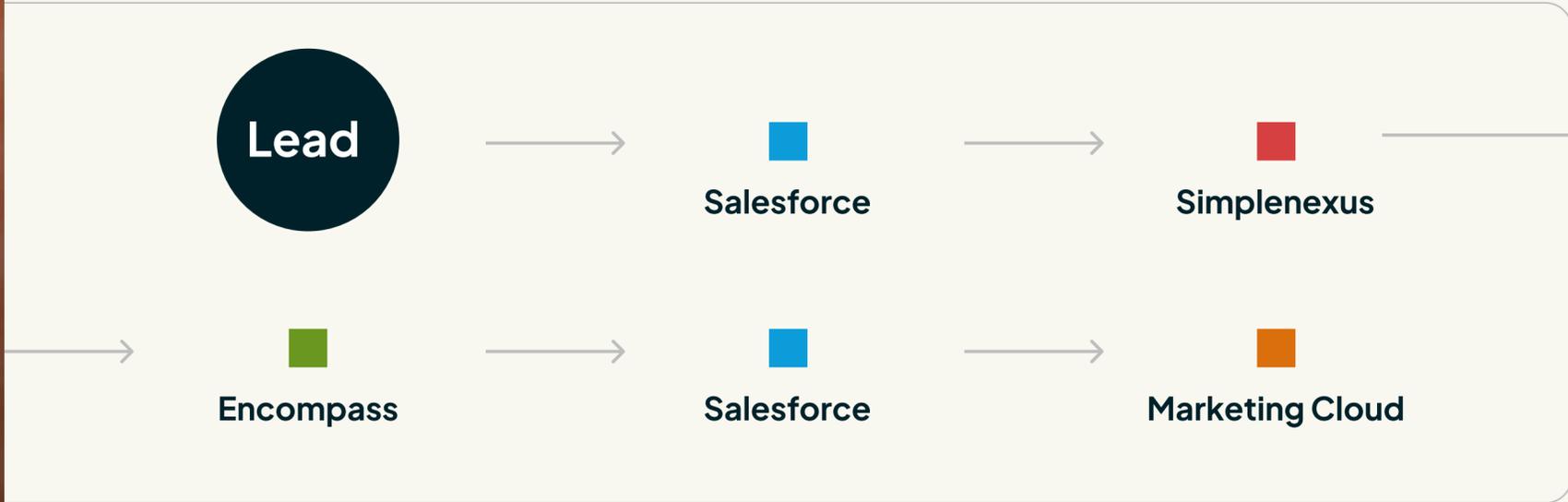
6.500%

6.700% APR



# The Digital Mortgage Process

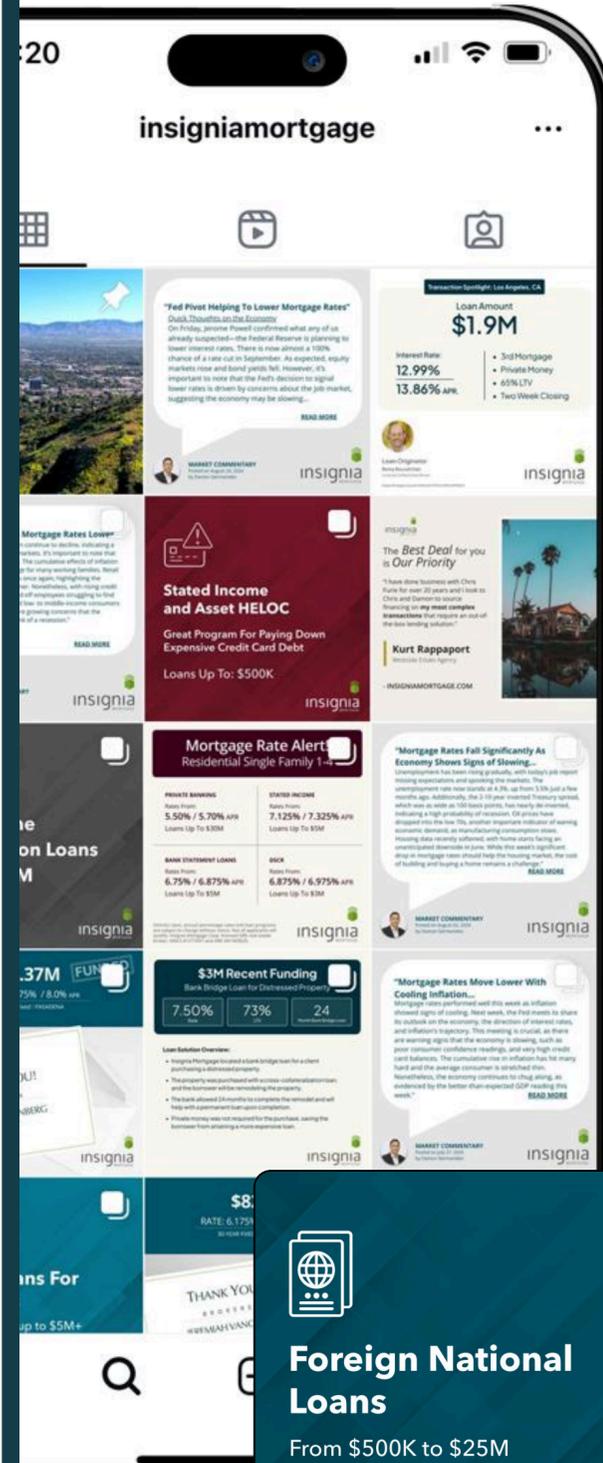
The application is designed to remove all manual processes and provide complete auto-mation to the lending workflow. Insignia Mortgage's Digital Loan Application allows the company to better connect clients, real estate partners, and multi-tenant transactional businesses using a streamlined application and loan approval process.



*“It's far from typical and rather revolutionary for a company of Insignia's size to be doing direct lender implementations of technology and bringing this level of automation and borrower experience to the marketplace.”*

**Steve Shamoo - Encompass Expert**

# Deep Connections With Leading California Real Estate Office Leadership



**Foreign National Loans**  
From \$500K to \$25M

Highly Functional Digital & Social Marketing Platforms Keep Us Top Of Mind



**insignia MORTGAGE**

**Experience Matters**

Over \$5B in closed loans from conforming to complex.

**CLICK FOR RATES**

**5/6 ARM**

7.000%

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7.375% APR

- LTV up to 65%
- Qualify with foreign income & assets
- All entity ownership welcomed

Interest rates, annual percentage rates and loan programs are subject to change without notice. Not all applicants will qualify. Insignia Mortgage Corp. licensed DRE real estate broker, NMLS #1277691 and DRE #01969620.

