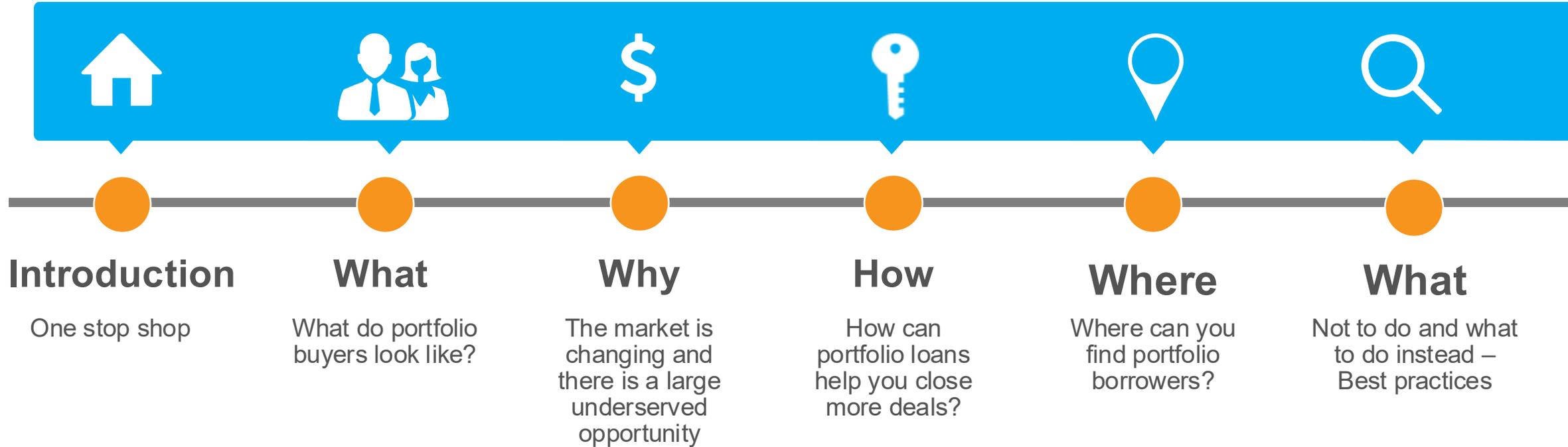


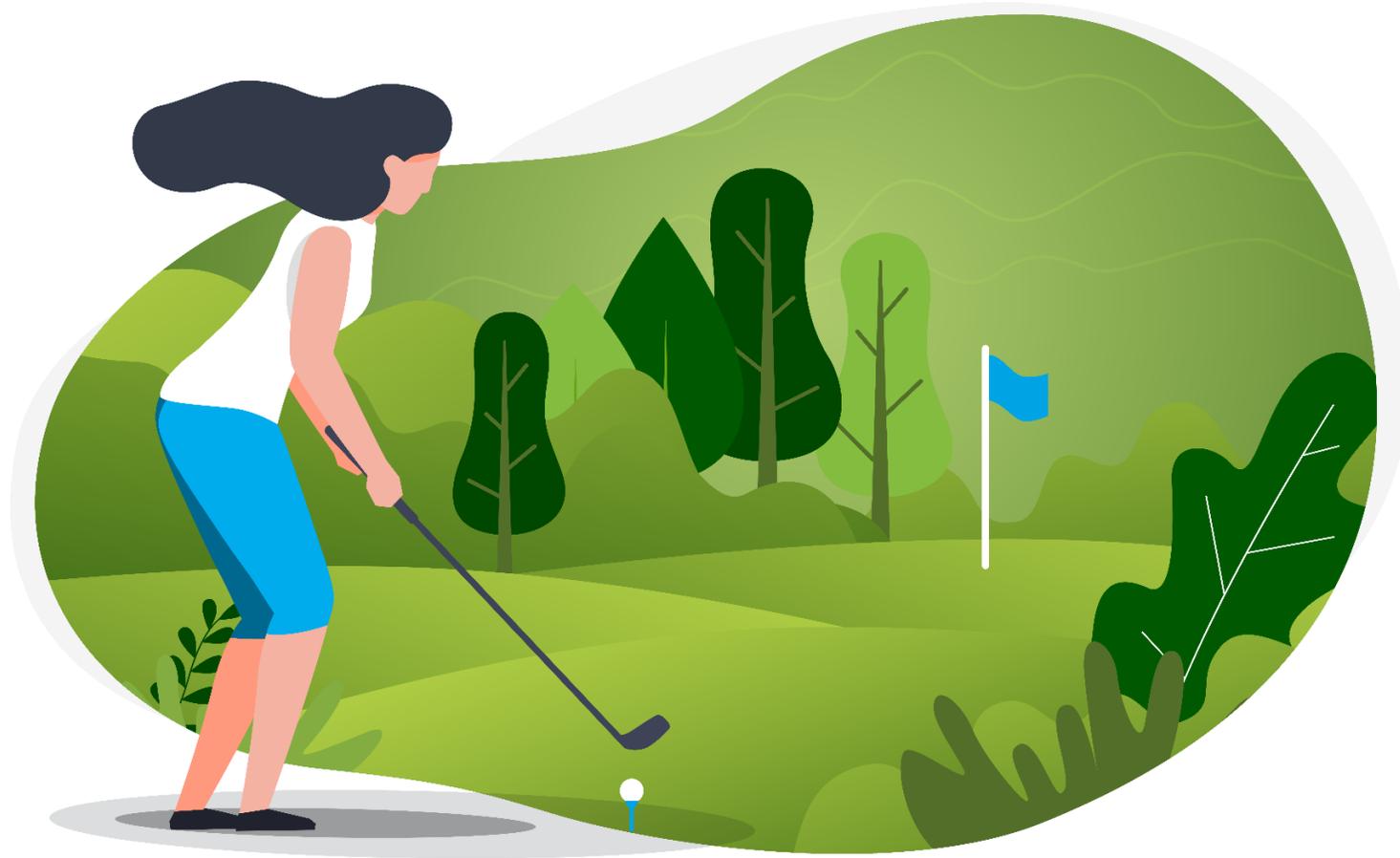


# A Real Estate Professionals Untapped Market: Non-QM

# Outline



# One Stop Shop



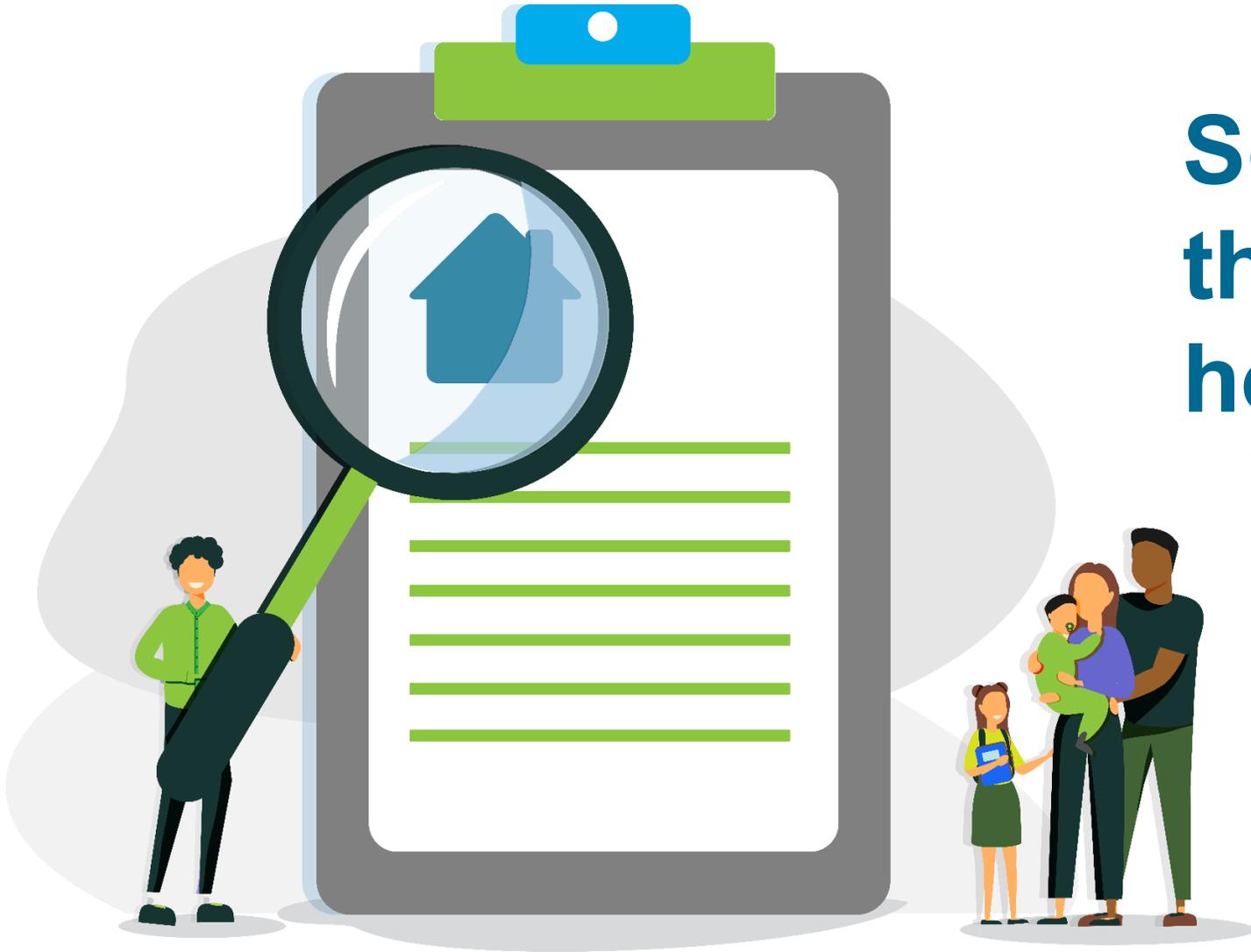
- **80% straight down the fairway - conventional products, FHA loans**
- **20% portfolio non-QM products, non-traditional loans**

## Why does this matter?

Close just three more deals a year using portfolio products and you can increase your commission by **\$54,000!**



# Buyer Profiles



**So, who are  
these types of  
homebuyers?**

# What Do These Homebuyers Look Like?



## Are you missing deals because you are not aware of loan options for self-employed homebuyers?

We can help **self-employed** borrowers qualify by basing income on their cash flow since their tax returns may not be reflective of their ability to repay.

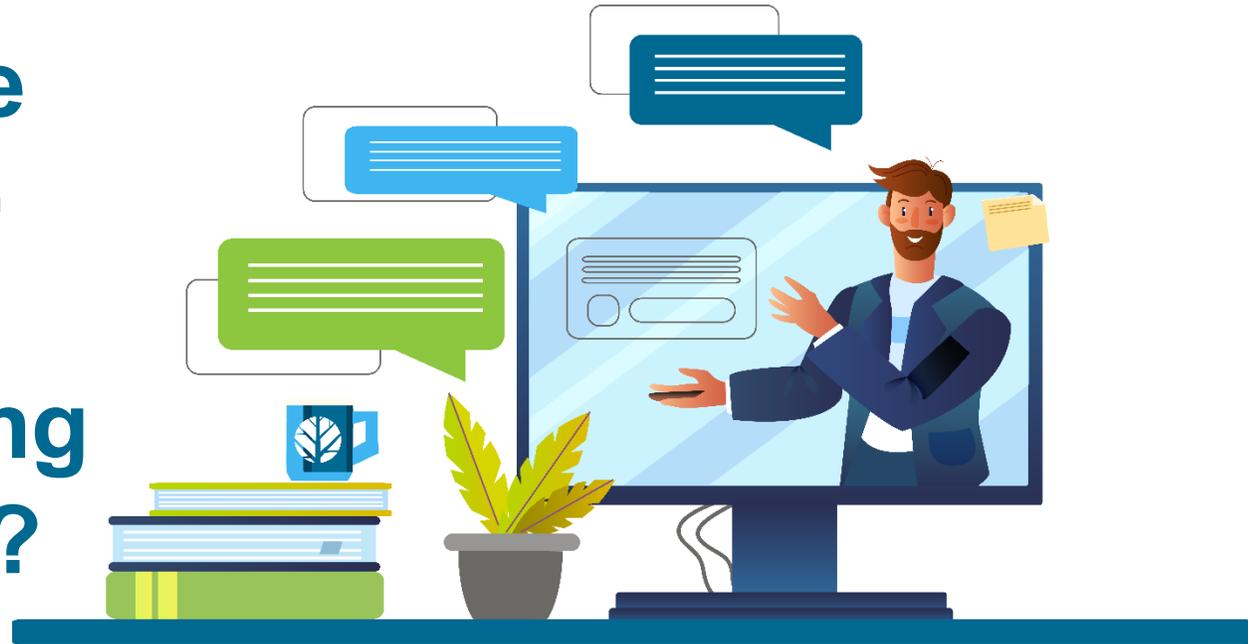
### Snapshot of these borrowers

- 1099 earners
- Jumbo borrowers
- Self-employed Agency fall-out
- Business owners

CLEAR  
CLOSE  
HOME LOANS CORP  
NMLS # 1700925

# Sound Familiar?

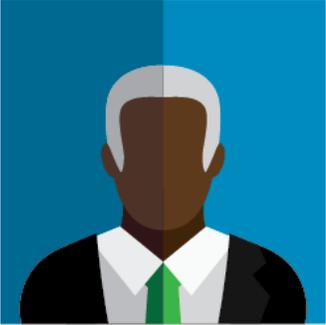
**Did you waste time  
because your self-  
employed buyer  
estimated the wrong  
amount of income?**



## **Solution:**

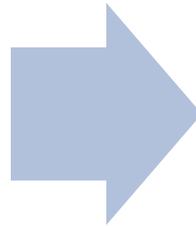
We have a bank statement review team that calculates income UPFRONT so you know what they will qualify for before showing them homes.

# Sound Familiar?



## Are you losing out on closing deals because buyers are self-employed?

**Quick scenario:** Self-employed buyer makes \$200K per year and has a credit score of 758. He writes off 75% of his income. Now he's left with \$50K trying to qualify for a Jumbo loan...and he doesn't qualify.



**Solution:** Our Bank Statement program. We approved the borrower for a \$750K loan. Buyer got the keys, seller got their proceeds, and everyone went home happy!

# What Do These Homebuyers Look Like?

## Are you missing deals for homebuyers that have had a recent life or credit event?

These borrowers were affected by a negative life or credit event such as forbearance, bankruptcy, foreclosure, short sale, loss of job, divorce, medical issues, or recent mortgage lates.



# Sound Familiar?



## Are you losing out on closing deals because buyers had a recent credit event?

- **Scenario:** Last week we closed on a \$1,300,000 home for a family that was turned down by two other lenders due to a foreclosure that occurred two years ago.
- **Solution:** Our Full Doc Program. We enabled this grateful family to move into their dream home just in time to enjoy their staycation.

Read about a similar scenario in [The Wall Street Journal](#).

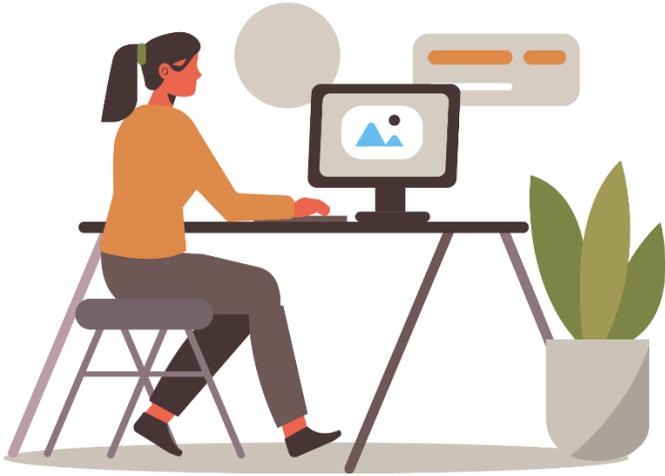
# What Do These Homebuyers Look Like?



**Are you missing out on deals because you think real estate investors won't qualify?**

These borrowers are individuals or Limited Liability Companies looking to acquire and hold properties as rentals

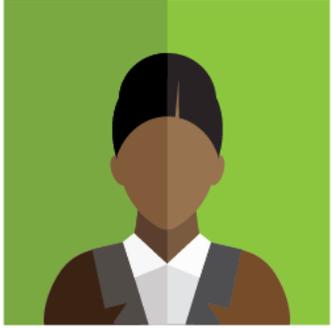
# Sound Familiar?



## Are you losing out on closing deals because buyers are investors?

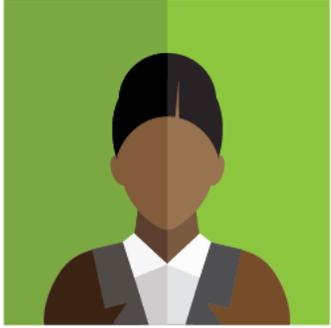
**Scenario:** An investor is looking to purchase her 19<sup>th</sup> investment home. Her prior funding was very costly because it was hard money with high rates and fees. She was unable to qualify for a mortgage using tax returns.

**Solution:** After a rental analysis was completed, she was able to qualify using our Investor Cash Flow program. The investor was able to purchase her 19<sup>th</sup> home.



## Are you losing out on closing deals because sellers aren't accepting your buyer's offers?

- **Scenario:** A buyer placed an offer on property after property only to have the seller select another offer. This buyer has plenty of cash to buy the property, but they didn't want to keep it tied up in the property.
- **Solution:** Delayed Financing. The buyer used their holdings to put in a cash offer that was more attractive to the seller. Then, within six months, they applied for a mortgage to recoup most of that cash back. It is treated as a purchase not a re-finance so there is no hit to the rate.



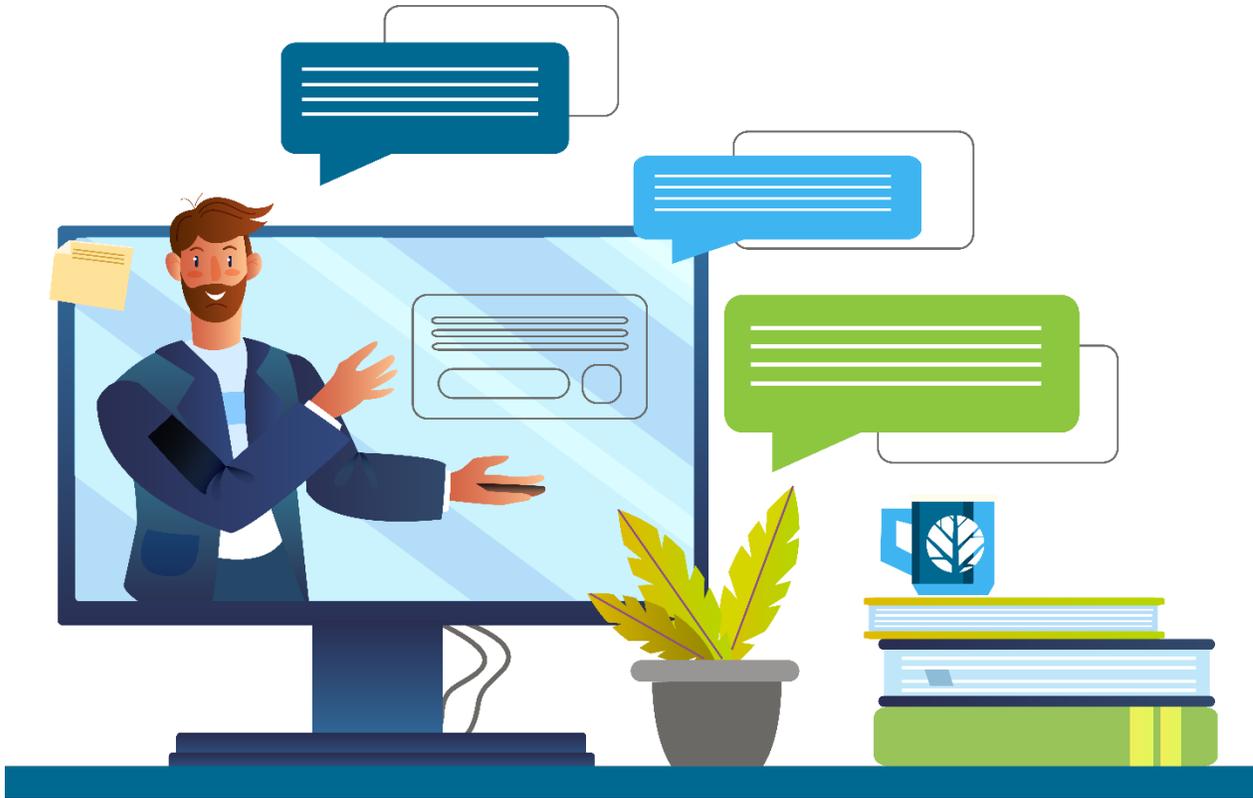
## Are you losing out on closing deals because buyers are watching their cash flow more closely?

- **Scenario:** With the increase in property values and rates, monthly mortgage payments are on the rise. Borrowers may not want to tie up as much of their monthly budget in their mortgage payment.
- **Solution:** Interest-Only. This loan starts with the first 10 years as interest-only, then turns into a 30 year full amortized mortgage. The borrower must qualify off the full 30 year amortized mortgage. We will also recast the monthly mortgage payment when the borrower pays more to a balance in any given month. Perfect for those buyers who are expecting a big lump sum they can apply to their mortgage.

# Your Clients Can Buy A Home Now - No Waiting



# Sound Familiar?



We were able to save these deals because we work with these types of buyers **EVERY DAY!**

- Self-employed with significant write-offs
- Recent credit events (two years)
- Investor specific programs

# Huge Potential For Closing More Loans

## Self-Employed

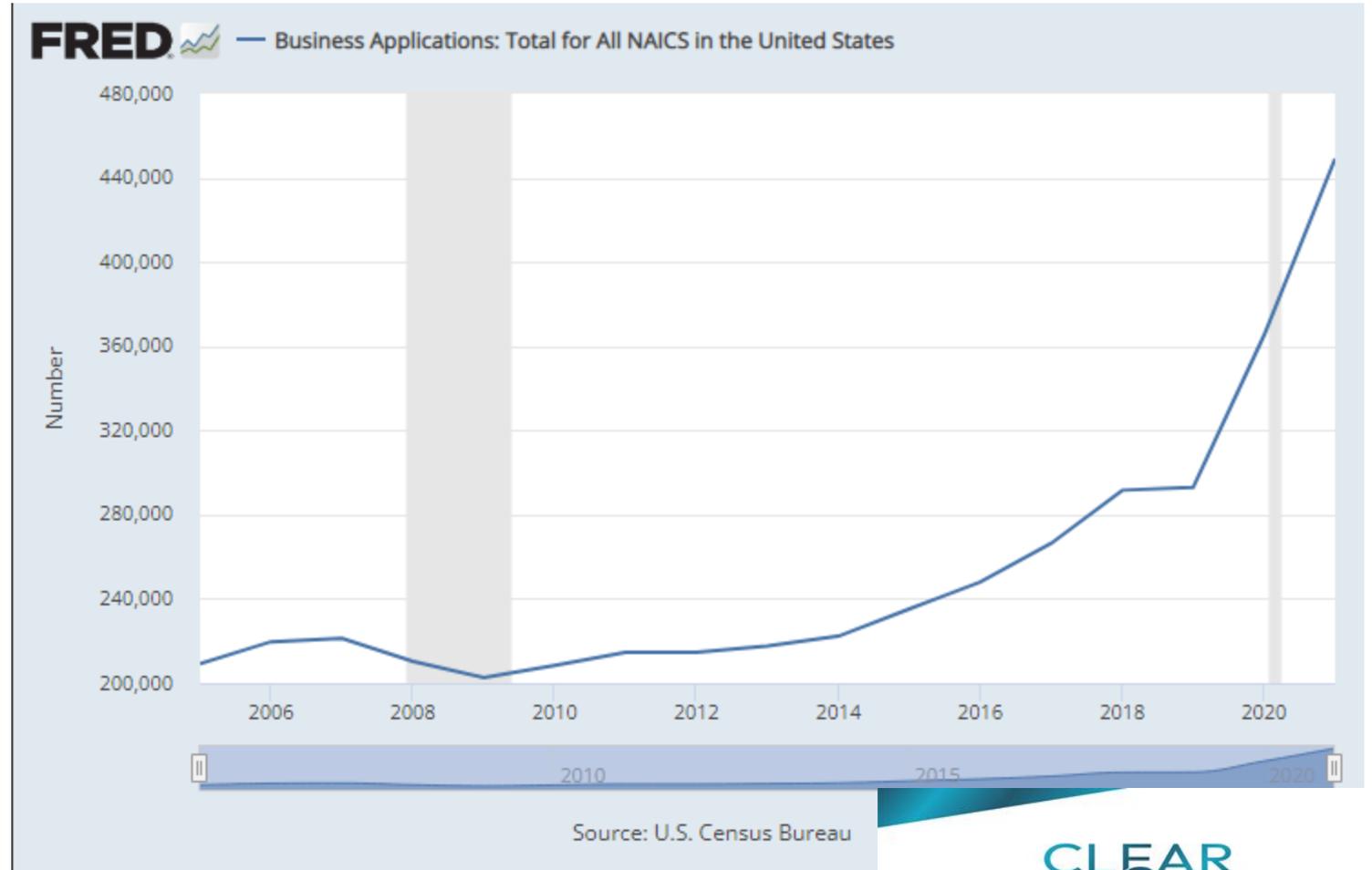


**36%**

Percent of U.S. workers are gig workers in some capacity

**59 million people** categorized in the gig economy

**17 million people** categorized as self-employed



# Huge Potential For Closing More Loans

## Investors



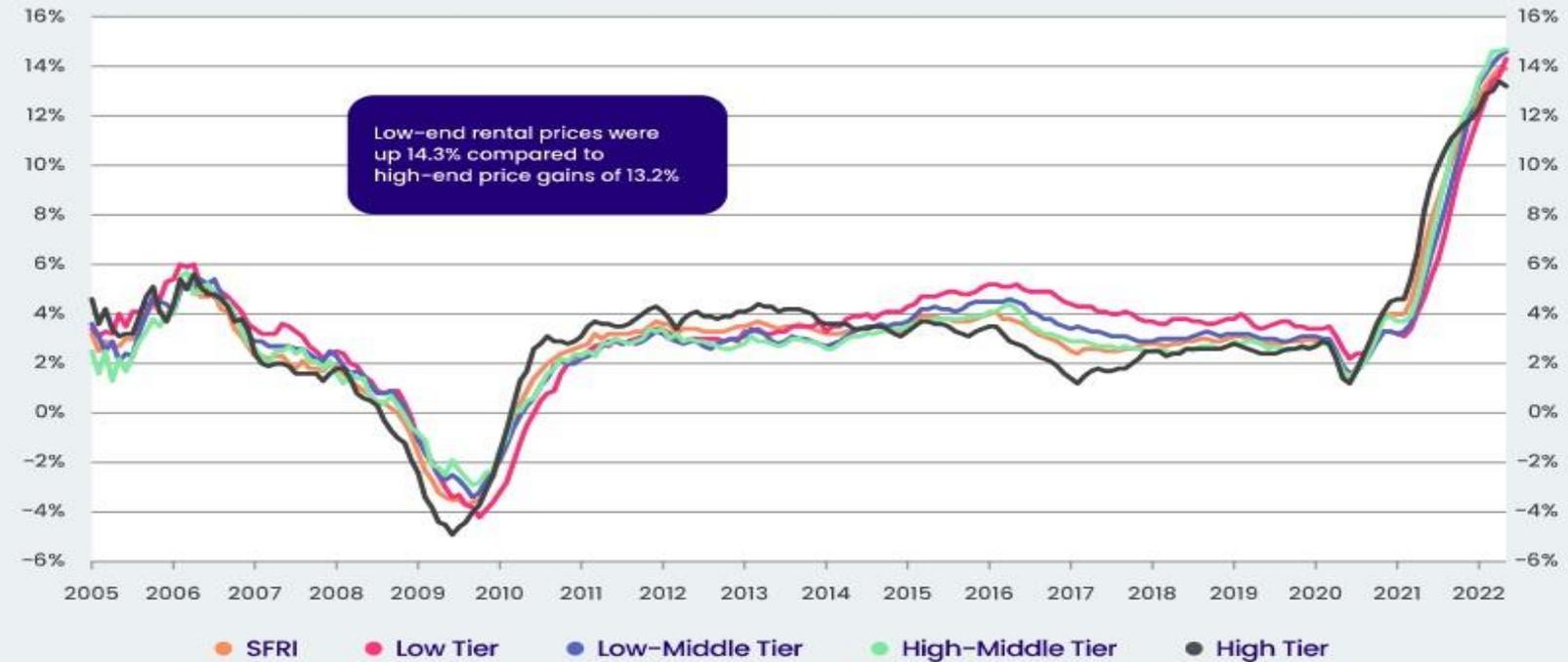
**36%**

Percent of homes are rentals

**10-11 million**

Number of individual investor landlords managing an average of 2 units each

**Figure 1: National Single-Family Rent Index Year-Over-Year Percent Change By Price Tier**



Source: CoreLogic Single-Family Rent Index, May 2022

# Where Can You Find More Portfolio Borrowers?

- Social Media
- Revisit any recent turndowns
- Builders and developers
- Accountants, CPAs
- Financial planners
- Bankruptcy or divorce attorneys
- Your own sphere of influence



# What Not To Do



- Do not tell your self-employed buyer to not claim deductions for two years so they can qualify for a conventional loan.
- They will miss out on two years of appreciation and tax benefits in the hope of maybe saving a little on rate. And who knows where rates will be in two years.
- Instead, call me first to advise them on HOW to purchase now.

# What Not To do



- Do not tell your investor they own too many properties for you to help them.
- With my Investor Cash Flow program, the total number of properties don't matter.
- Instead, call me first to advise them on HOW to purchase now.

# What Not To do

- Do not automatically turn away a borrower with a complicated financial situation.
- Instead, call me first.



**Remember, a deal will get done – either by you or your competitor down the street. Your choice!**

# What Do You Get When You Call Me



- Access to a wide variety of programs to help your buyers with complicated financial situations.
- Ability to prequalify potential buyers, even self-employed people so you know their income *BEFORE* showing homes.
- Support throughout the loan process, including helping buyers with the new URLA form.
- An operations teams dedicated to facilitating a quick and smooth closing.