



## What Makes us Different?

- ▶ *LendSure Mortgage is the nation's premier provider of forward-thinking financial solutions in the mortgage industry. At LendSure we pride ourselves on our commonsense lending practices. Often, loans don't fit in the "box", but are worthy of funding.*



Forward-thinking mortgage solutions  
*with a **common sense** approach*

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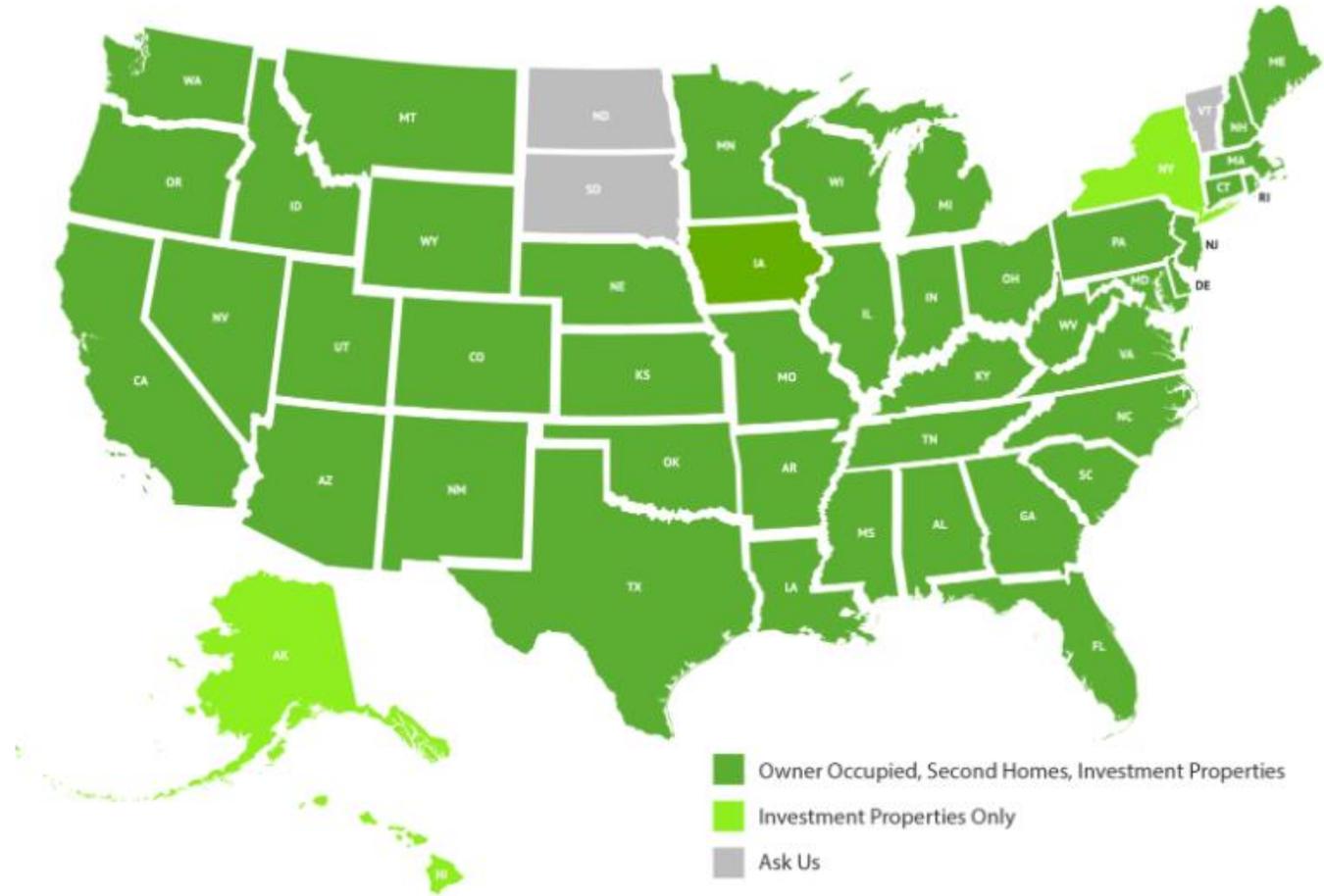
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# About Us

- ▶ Founded in 2015
- ▶ Headquartered in San Diego
- ▶ Regional Operation Centers in Rhode Island and Georgia
- ▶ Loans Securitized annually since 2017
- ▶ Highly experienced Non-QM management team
- ▶ Lending in 47 states and growing



# Our Products

- ▶ **Super Prime**
  - ▶ Bank Statements
  - ▶ Asset Depletion
  - ▶ Full Doc
  - ▶ Interest Only (40-year term with 10 YR I/O)
- ▶ **Investment Property Loans**
  - ▶ DSCR – Cash flow of property 1-8 Unit
  - ▶ Full / Alt Doc
- ▶ **Foreign National/ITIN >70% LTV Purchase Only**
- ▶ **Jumbo Prime**
- ▶ **Fix and Flip**
- ▶ **Bridge Financing-Asset Depletion & Qualifier**
- ▶ **Non-Warrantable Condos**
- ▶ **Property can be held in an LLC**
- ▶ **LendSure “Stacking” can finance an extra 2% for Borrower Paid Comp.**

# Bank Statement Programs

- ▶ Upfront evaluation of income – you don't have to submit a full file
- ▶ CPA Letter or P&L statements **NOT** required
- ▶ Borrower does not have to be 100% owner of the business
- ▶ Multiple business bank accounts accepted
- ▶ Variable expense ratios – case by case
- ▶ To 90% LTV with 740 + FICO
- ▶ As low as 660 FICO to 80% LTV
- ▶ 12- or 24-Month Bank Statements



# Rental Cash Flow Program

## *No Income Documentation - DSCR*

### ▶ Investor Cash Flow (DSCR)

- ▶ Up to \$1,500,000
- ▶ Minimum FICO 660
- ▶ Minimum 1.00% DSCR
- ▶ Qualify on I/O Payment
- ▶ Rental Income Verification
  - ▶ = Lower of Gross Rent Lease of Form 1007/216
  - ▶ Purchase: Market rents FNMA form 1007 for SFR & FNMA 216 for multi-units
  - ▶ Refinance: market rents or lease with cancelled checks for 2 months

<b>MAX LTV</b>	<b>Purch</b>	<b>Rate/Term</b>	<b>Cash Out</b>
SFR	80%	75%	70%
2 – 4 Unit	80%	75%	65%

# LendSure Foreign National Program

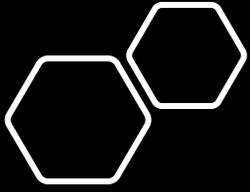
- ▶ LendSure goes to 75% LTV on a Purchase or Refi and 70% LTV on cash out loans
- ▶ Credit scores are not required
- ▶ We accept foreign credit reports or credit reference letters
- ▶ Accept income verification letters
- ▶ Foreign assets *can be* used for the reserve requirement





## Bridge Financing

- ▶ Borrowers can make non-contingent offers towards their dream home
- ▶ No monthly payment required on bridge loan for 12 months
- ▶ Departing property must be listed on MLS
- ▶ Loan amounts as high as \$2M



# Finance your Compensation on top of the LTV

- Lower rate for your borrower
- Lower payment
- Less funds required at the closing for a purchase
- More cash out to your borrower on a refinance
- Your Account Executive will show you how this solution works



**LendSure**  
Mortgage Corp.



**Spark**  
by LendSure

**LendSure**  
MORTGAGE CORP.

Online Pricing Engine

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<https://lendsure.com/spark/>

- ▶ Send the following documents via the secure link on my email signature to our OneDrive Folder
  - ▶ Make sure all documents are separated and labeled accordingly
- ▶ Documents to include
  - ▶ Cover Page with objective of transaction and identify the “Elephant in the Room”
  - ▶ 1003
  - ▶ Credit Report (within 60 days)
  - ▶ Income (if Bank Statement or 1099 please include SEQ)
  - ▶ Assets
  - ▶ Proof of housing
  - ▶ LOE for cash out, derogatory credit
  - ▶ Divorce Decree

# Prequal Submission

A banner featuring a piggy bank and a miniature house model. The text "Innovative Financing Solutions for Property Investors" is overlaid in a white box with red text.

We understand the unique needs and challenges of property investors. That's why we offer innovative solutions and common-sense underwriting designed to provide more options, great rates, and a smooth funding experiences.

- Advantageous rental income calculation resulting in lower debt-to-income ratios and better rates (ask for a demonstration)
- Loan amounts up to \$2,000,000
- Full Doc, Bank Statement, DSCR, Stated-Income and No-Ratio Loan options
- Industry-leading funding times
- Up to 10 loans for any one investor
- Easier to qualify with debt-to-income ratios up to 50%
- Non-owner, non-warrantable condos permitted
- Highly competitive pricing
- Rate buy-down feature available

Contact us today to learn more!

[Click here to insert your contact information here.](#)  
[Click on the ICON TO THE RIGHT to insert your logo.](#)

Insert any required disclosures here.



Private Label Resource Kit  
Go to  
<http://bitly.com/lendsureresources>

### Customizable marketing materials:

- ▶ Flyers
- ▶ Banners for Social Media and Online Marketing
- ▶ Post Cards
- ▶ Outlook Email Templates

Add your logo and contact information so you can start bringing in new business today.



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