

The New No Doc

Loans on Investment Grade Assets:

Stocks, Bonds, Mutual Funds, U.S. Treasury Notes



Grow Your Mortgage Business to 7 Figure Income

Loans secured by stocks or other free trading securities offer a fast-cash solution for your borrower without regard for credit history, property value, employment history, income docs or debt ratios. Many mortgage professionals who have expanded their business to provide securities-based financing to clients are quickly realizing 7 figure incomes.

With a low minimum portfolio value of just \$200,000, your clients don't have to be millionaires to take advantage of this type of financing. The sky is truly the limit.

A savvy mortgage professional will always consider the borrower's investment portfolio when determining the best lending strategy. There may be an extraordinary and speedy financing solution which can make you a hero to your client and open the door to a whole new base of clients, referral business and income potential.

Securities loans are an excellent no doc mortgage alternative for any borrower who does not fit into a traditional mortgage product, and are most often an attractive option for those who do!

Speedy Closings ~ Rates from 3% ~ No Prepayment Penalty

In today's volatile lending environment, mortgage lenders have responded by eliminating stated income and no doc products, by decreasing LTV's and by imposing stricter credit score requirements.

At least for the time being, the days of mortgage stated income, no doc loans and 100% real estate financing are gone. For this reason, securities (stock) secured loans have made a tremendous resurgence as an alternative to the lack of mortgage options and provide an excellent opportunity to achieve high LTV's and funding flexibility by integrating a securities-secured loan along with or even *instead of* a mortgage loan.

Because stock loans are secured only by the securities asset itself and not real property, there is no painful underwriting process or expensive appraisal. Best of all, closing times are typically within a few days after approval.

Other benefits of this type of financing include:

- No FICO Requirement*
- No Income or Employment Documentation
- No Debt Ratio
- No Up Front Fees
- Peace of Mind - No Transfer of Ownership Required!
- Quick Loan Quotes

US Best Capital Partners

A Private Equity Group

www.usbest.biz

Our Niches:

Securities Loans Super Jumbo Loans

Broker Referrals Welcome!

Securities Loan Guidelines:

No Doc Private Loans on publicly traded:

- Stocks
- Bonds
- Mutual Funds
- U.S. Treasury Notes

Min. Portfolio: \$200K+
Doc: Asset Only
LTV: 35% - 95%
Rates: From 3%
Interest Only: Yes
Term: 3+ years
Available: Nationwide

Securities Loan Scenarios:

Contact Steve Decker at
412-498-9843 or
sdecker@usbest.biz

Please visit our [website](#) for more details.

We also specialize in

Super Jumbo Home Loans
for High Net Worth Clients

Full Doc Only

- Low Rates from 3%
- Interest Only Payments
- Convenient "No Doc" Line of Credit
- No Prepayment Penalty – Pay Off at Any Time**
- Option to Renew
- Not Secured to Real Estate Property
- Use for down payment or to bridge a tight LTV
- Use instead of a second lien to eliminate need for PMI
- Obtain Additional Funds to Complete a Commercial Project
- Fast Cash for Business or Personal Use

* A "soft" credit check is standard for all loans to ensure client identity and overall ability to service loan; however, it is not used to determine the characteristics of the loan, such as rates, LTV, term, etc.

** No prepayment penalty for variable rate loans. A nominal prepayment penalty may be assessed for fixed rate loans.

[Learn more about our world class products on our website.](#)

or Contact Steve Decker at 412-498-9843 or sdecker@usbest.biz

US Best Capital Partners

www.usbest.biz

Office Hours:
9am to 6pm M-F Eastern

Securities Loans: 412.498.9843
Super Jumbo Loans: 724.229.5223
Fax: 888.266.9595

Owner Occupied Primary Residence and Second Homes

Min. Loan Amount: \$1.0M
Max Loan to Value: 70%-80%
Min. Loan to Liquidity: 15%-30%
Great Rates – I/O Option

Super Jumbo Loan Scenarios:

Contact Natalie Decker at 724-229-5223 or ndecker@usbest.biz

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