

Working Both Sides of the Purchase Contract

Finding the Hidden Gold in Each Purchase & Sales Contract

Today's Speakers



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EVP, TPO Operations
Jackie.Weed@ahlend.com

Agenda

- Who We Are
- What We Do
- Why Partner with Us
- Facts & Figures – Why This Is A GREAT Opportunity
- Working Both Sides of the Purchase & Sales Contract
- Q&A and Contact Info

Who We Are



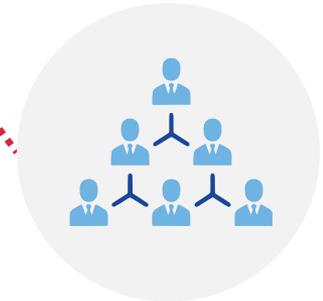
Established
in 2008



Corporate
Office in Irvine,
California



Operations
Teams through
the U.S.



Management
Team of Non-QM
Product Industry
Veterans

Who We Are

We are a Lender you can Trust!

- Seasoned staff in non-QM lending
- Flexible underwriting
- Assistance with structuring loans



What We Do

Nationwide Non-QM Lender

The AHL Difference:

- Full Suite of Non-QM Products
- Bank Statement Loans
 - Expense Ratios as low as 20%
- DSCR
 - Use 1007 over lease when beneficial
 - LTV up to 85%
- Primary Residence Bridge Loan
- Foreign Nationals to 75% LTV
- Condos and Condotels
- Asset Depletion
- Prime Jumbo Loans
 - up to \$4 million with ALT-Doc
- 1-Year P&L program

Why Partner With Us?

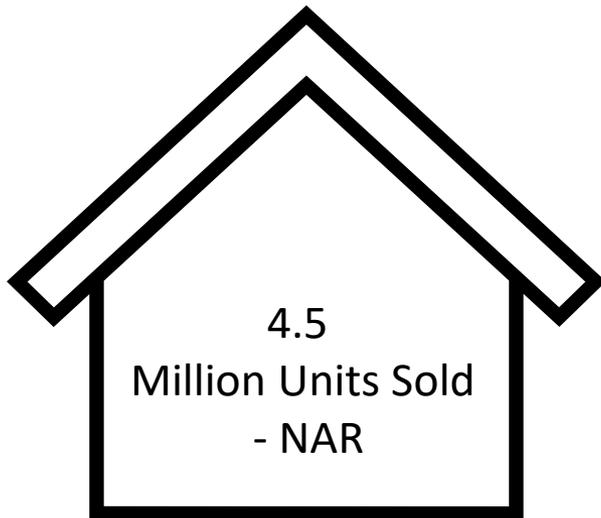
- Full suite of Non-QM products
- Common sense underwriting
- User friendly client portal
- Offering Wholesale and Correspondent delivery
- Best in class turn-times





What Is The Potential?

2025 Housing Market Predictions



[National Association of Realtors® Unveils 10 Top Housing Hot Spots for 2025](#)

- “Existing homes for sale have reverted to more normalized levels across several key Metropolitan Statistical Areas (MSAs), and new homes have become fairly plentiful,” said Michael Rehaut, head of U.S. Homebuilding and Building Products Research at J.P. Morgan.
- “New homes for sale are at 481K, the highest level since 2007, and speculative homes for sale are at 385K, the highest since 2008.
- These metrics are roughly 50%/40% respectively above long-term averages. Supply should be less of a support for the housing market in 2025.”

<https://www.jpmorgan.com/insights/global-research/real-estate/us-housing-market-outlook#section-header#1>

Hottest Housing Markets For 2025



<https://www.zillow.com/learn/hottest-housing-markets/>

Working Both Sides Of The Contract

- According to the National Association of Realtors, 71% of buyers interviewed at least one real estate agent during their home search, while 90% of buyers will use their agent again or recommend their agent
- 86% of members of the NAR use their own listing, 70% have information about buying and selling, and 66% have a link to their firm's website
- 89% of buyers purchased their home through a real estate agent or broker
- 90% of buyers would use their agent again or recommend them

Working Both Sides Of The Contract

Why the Attorneys matter

- There are over **7,165** real estate attorneys currently employed in the United States
- In a home purchase transaction, both the buyer and seller have the option to hire an attorney to advocate for their interests throughout the process
- Many states, including Alabama, Connecticut, Delaware, Florida, Georgia, and others, require the presence of an attorney or other involvement during real estate closings
- Real estate attorneys are **74%** more likely to work at private companies in comparison to public companies.

Working Both Sides Of The Contract

Attorney closing states

Connecticut
Delaware
Georgia
Massachusetts

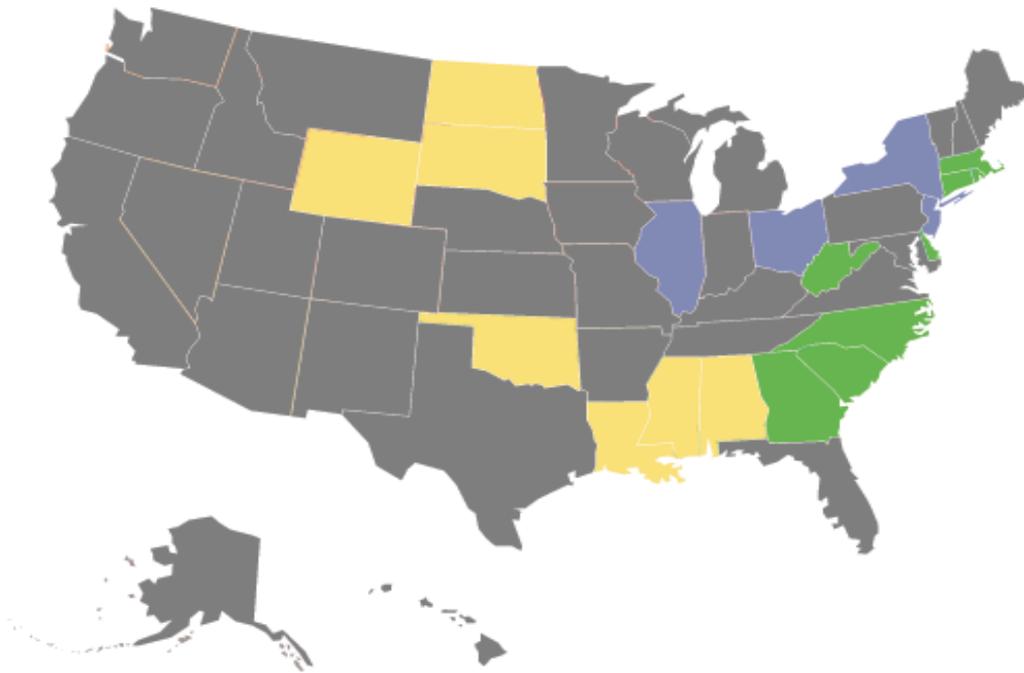
North Carolina
Rhode Island
South Carolina
West Virginia

Attorney title opinion states

Alabama
Louisiana
Mississippi
North Dakota
Oklahoma
South Dakota
Wyoming

Attorney by custom and practice

Illinois
New Jersey
New York
Ohio





Originate More

**Originate More by
Working Both Sides
of the Contract!**

Your Transactions Have A lot of Players



Buyer's Attorney



Buyer's Agent



Seller's Attorney



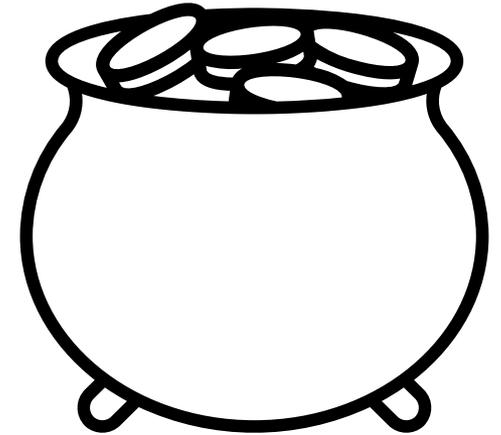
Seller's Agent

Unlock Hidden Gold in Your Contracts

How many purchase loans have you funded in the last 12 months?

How many of those purchase contracts have multiple realtors and attorneys?

How many of those realtors and attorneys have you NOT spoken to?



Unlock Hidden Gold in Your Contracts

CONTRACT INFORMATION

DATED: 7/24/24

Seller's Name: John Davis Phone: 555-555-5555

Address: 123 American Heritage Way, Irvine, CA 92602

Buyer's Name: Melissa Thorne Phone: 555-555-5555

Address: 365 Harbor Road, Southport, CT 06890

Seller's Attorney: Atty. Ian Connelly Phone: 555-555-5555

Address: 21 Divine Drive, Irvine, CA 92602

Buyer's Attorney: Atty. Brad Thomas Phone: 555-555-5555

Address: 555 Mill Street, Irvine, CA 92602

Attached are copies of:

- Listing Data Sheet Offer to Purchase Property Condition Disclosure
 Agency Disclosure Notice Lead Disclosure of Information and Acknowledgment form
 Dual Agency Consent Agreement Other _____

Location of Property: 203 Connecticut Avenue, Irvine, CA 92602

Consisting of: _____

Items to be included: Everything per Listing #96324

Sale Price: \$1,435,000 Deposit Received: \$14,350.00 Amount Due on Contract Signing: \$129,150.00

Deposit being held by: _____

Mortgage Required
(Type): Conventional Amount \$ 1,148,000 Rate: 6.5 % Year 30

Date by which Mortgage is to be obtained: 8/23/24 Closing Date: 9/2/24

Real Estate Commission: 5% To Listing Agency: 2.5% To Selling Agency: 2.5%

- Reports Required: Building Inspection Pest Inspection Septic Well
 Water Inspection Radon Lead Other

Additional Information: _____

Copies: Seller's Attorney Buyer's Attorney Selling Agent Date: 7/24/24

Selling Agency: William Raveis Real Estate Phone: 555-555-5555

Address: 2525 Post Road, Irvine, CA 92602 Agent: Mary Ellen Brennan-Connelly

License Number: 5555555

Listing Agency: William Raveis Real Estate Phone: 555-555-5555

Address: 2525 Post Road, Irvine, CA 92602 Agent: Mary Ellen Brennan-Connelly

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Buyer's Attorney

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Bridge Star

The Solution to Bridge The Gap Between Your Current and New, Dream Home

We offer **2** different loan options:

Stand Alone Loan Program - LTV up to 70%

A loan for their **departing home only**, freeing them to choose the best financing for their next home

Simultaneous Loan Program - LTV up to 75%

A cash out loan on their **departing home** with deferred payments, paired with **a purchase loan** up to 90% LTV, where qualification is based solely on the purchase loan payment

- Departing residence is listed
- All income types apply for an owner-occupied primary residence (Full Doc, Bank Statement, Asset Depletion and more)
- Deferred monthly payments
- 12-month loan
- Loan amounts from \$100k to \$2m
- Available in all states we are licensed in with the exception of Texas



Condo, NonWarrantable Condos and Condotel Loans



Recently Funded Deal

Transaction Type:	Purchase
Property Type:	Non warrantable condo
LTV:	75%
Product:	Invest Star DSCR
Exception Request:	
▪	Insurance policy has Actual Cash Value on the roof

Compensating Factors:

- Appraisal shows roof life expectancy >10 years
- HOA has sufficient reserves
- DSCR >1.10%

Summary

- There is hidden gold in every contract
- There are lost leads sitting in your files
- Great ways to connect with agents and attorneys
- Partner with American Heritage Lending to grow your pipeline and

Originate MORE!

Q&A & Contact Info



For more information, reach out to your dedicated AHL **Account Executive**, or:

[Client Support Help Desk](#)



855.206.2612



ClientSupport@Ahlend.com

www.ahlendtpo.com