

Bridge Star

Help your Clients Bridge the Gap to their New Dream Home



Meet Today's Speakers

Originate *MORE!*
AHL Webinar Series



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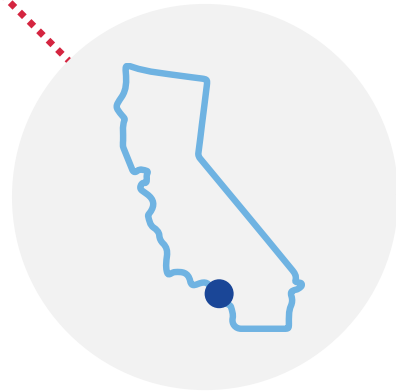
Agenda

- Who We Are
- What We Do
- Why Partner with Us
- Overview of 2026 Housing Market
- The Solution: **Bridge Star Loan**
- Originate **MORE!** In 2026, **Bridge Star Loans**
- Recently Funded Deals
- Q&A and Contact Info

Who We Are



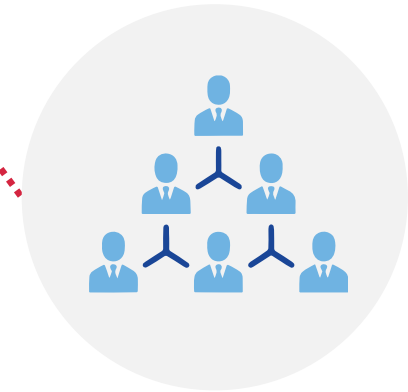
Established in
2008



Corporate Office in
Irvine, California



Operations Teams
throughout the **U.S.**



Management Team of
Non-QM Product
Industry Veterans

Who We Are: The AHL Difference

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AHL Webinar Series

American Heritage Lending delivers innovative **Non-QM and Investor loan solutions** with speed, flexibility, and trusted industry expertise.

What sets us apart:

- Seasoned staff in Non-QM lending
- Flexible underwriting
- Expert assistance with loan structuring



A Nationwide Non-QM Lender



Bank Statement Loans

Expense Ratios as low as 20%



DSCR

- Use 1007 over lease when beneficial
- LTV up to 85%



Primary Residence Bridge Loans



Foreign National

Up to 75% LTV



Condos and Condotels



Asset Depletion

- 60-month amortization

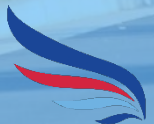


Prime Jumbo Loans

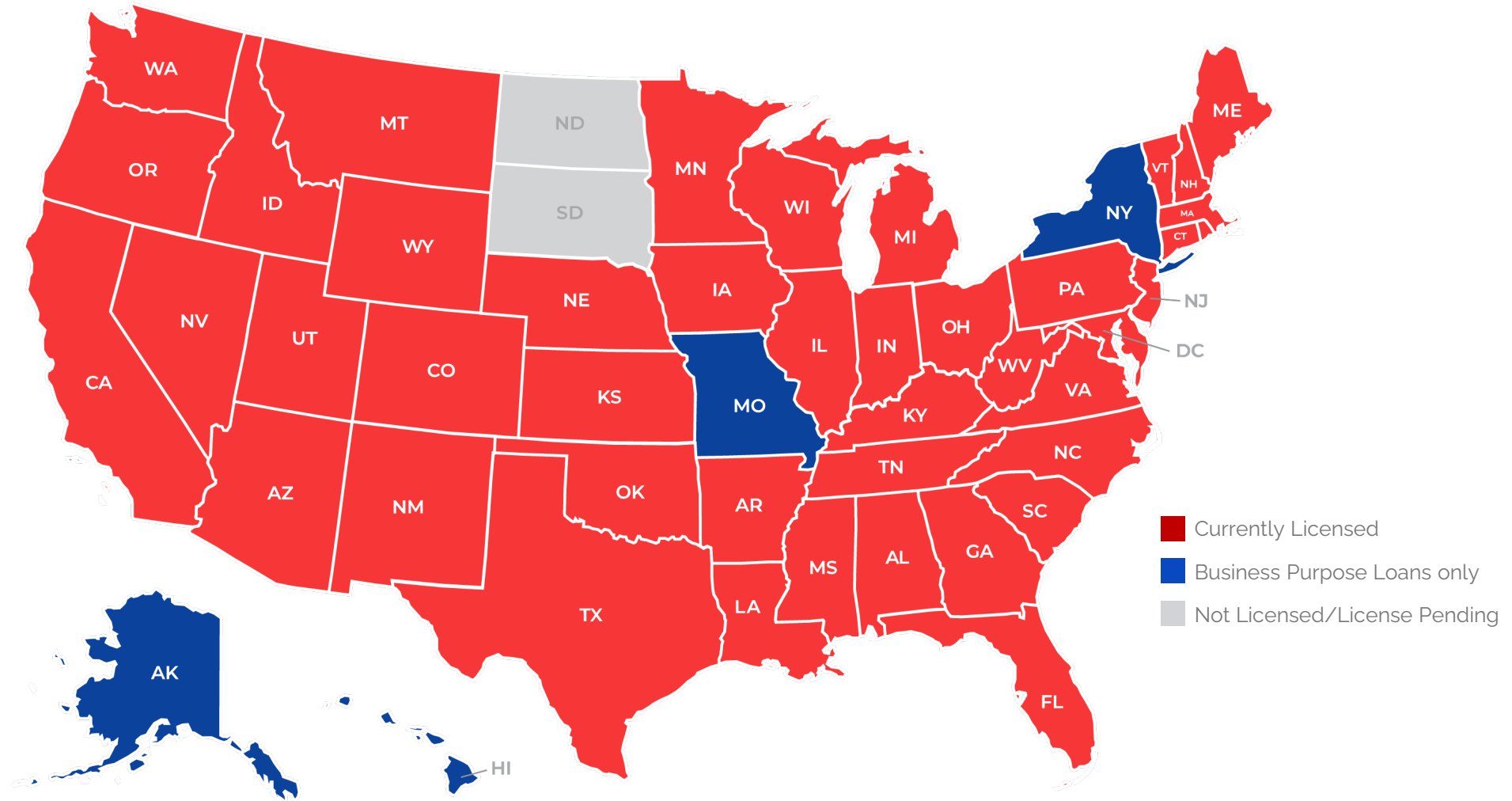
Up to \$4 million with ALT-Doc



5-10 Unit DSCR Loans



Who We Are: AHL coverage



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



Overview

2026 Housing Market

2026 Home Buying Predictions



Consensus:

2026: Modest recovery, not a boom

Sales: Hovering around ~4.2M units nationally

Growth Range: ~3%–5% YoY

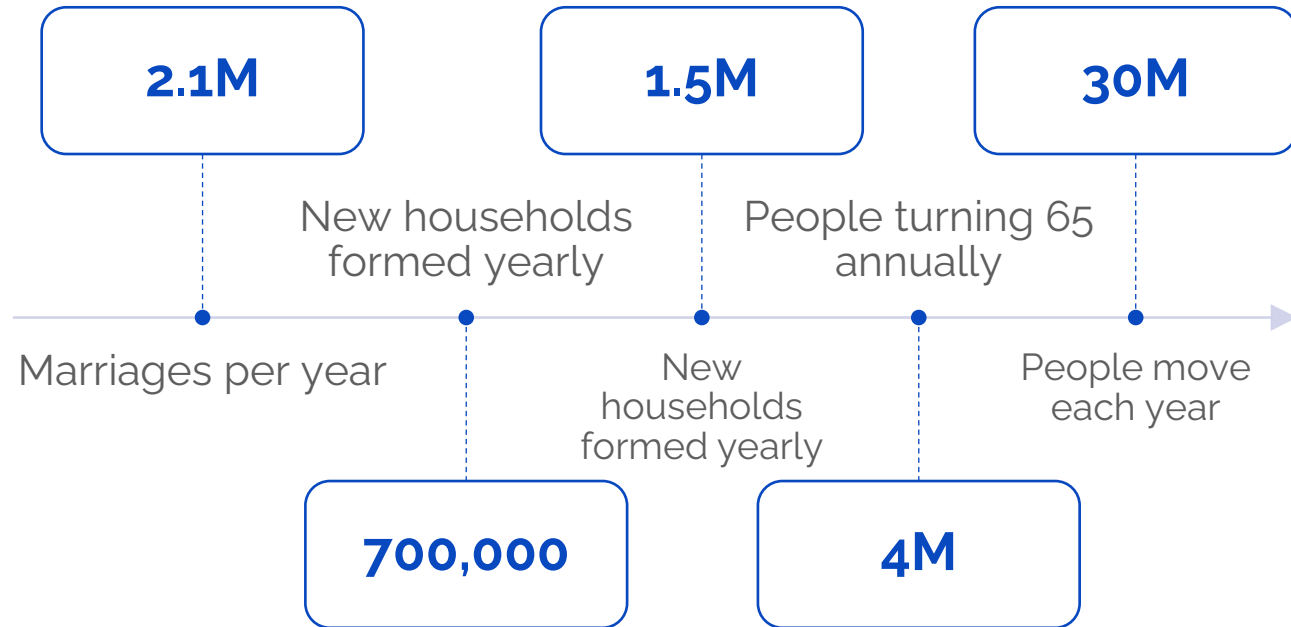
Driven by:

- Slightly improving affordability
- Mortgage rates easing (but still ~6%+)
- Pent-up demand returning slowly

There's Always a Loan

"'locked-in' effect of homeowners feeling stuck-in-place with 2% or 3% mortgage rates from recent years will lessen over time."

- Lawrence Yun, Chief Economist, NAR



Housing Market Set for a 2026 Comeback, NAR Predicts

2026
Predictions

Existing home sales: +3% to +5%

New home sales: Flat to +3%

Median home price: ~\$400K–\$410K (+2% to +4%)

RECENTLY FUNDED DEALS



Down payment: Home buyers may need to tap into their current home's equity to purchase their new home.



Timing/Qualification: Home buyers may have to sell their current home first to qualify. They may not be able to qualify due to high DTI with 2 mortgages.



Competition: Realtors/Sellers may not entertain offers with contingencies.

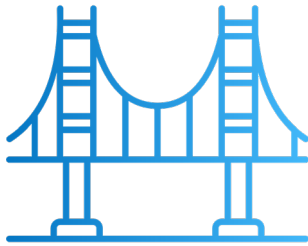
Full Equity: Time to maximize home to fullest value sale





The Solution

Bridge Star Loan



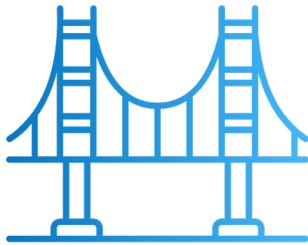
The **Bridge Star** is a great solution for:

- Hot markets
- New construction
- Homeowners with a lot of equity in their current homes

ORIGINATE MORE! by partnering with:

- Realtors
- Home Builders/Developers
- Financial Advisors/CPAs





The **2-loans-in-1 solution** to help your borrowers bridge the gap between their current and new home.

Stand-Alone Loan Program - LTV up to 70

Occupancy type: Owner-occupied only

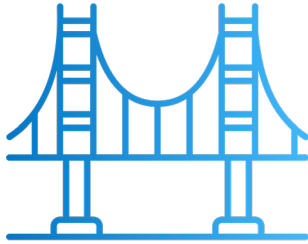
- Primary residence 70% LTV
- Second home 60% LTV | Investment property 60% LTV
- Loan for departing home only

Simultaneous Loan Program - LTV up to 75%

Occupancy type: Owner-occupied, Second Home, and Investment

- Loan amounts up to \$2M | Min FICO 680
- Cash out loan on departing home with deferred payments, paired with a purchase loan up to 90% LTV
- Qualifications based solely on the low purchase payment

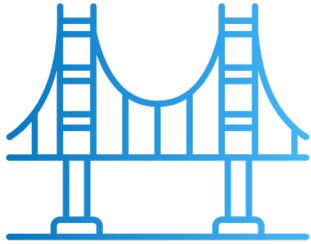
Program Highlights



- Departing residence is listed
- Deferred monthly payments
- 12-month loan
- Loan amounts from \$100k to \$2M
- Available in all states, we are licensed except Texas



Program Highlights



There is **no Ability to Repay.**

There is **no Income Verification.**

There is **no DTI.**



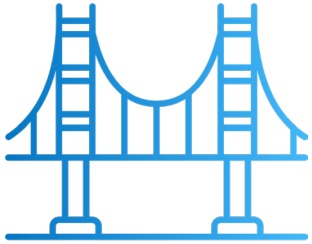


 Originate *MORE!*

In 2026 with Bridge Star Loan

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Recently Funded Deals



Product type: Bridge Loan

Property type: Single family

Property value: \$1,500,000

Loan amount: \$355,000

LTV: 23.67%

Purchase property financing:

Product type: All Star 24 months business bank statements

Property type: O/O Single family

Purchase price: \$1,549,000

Loan amount: \$1,270,180

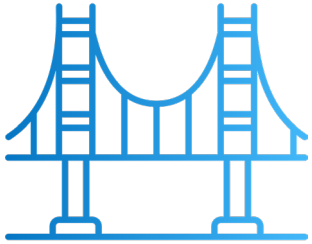
LTV: 80% plus 2.5 stacked points = final LTV 82%

FICO: 691

Bridge loan payment of \$4,006 excluded from DTI calculation



Recently Funded Deals



Product type: Bridge Loan

Property type: Single family

Property value: \$812,000

Loan amount: \$600,000

LTV: 73.89%

Purchase property financing:

Product type: All Star Asset Qualifier

Property type: O/O Condo

Purchase price: \$590,000

Loan amount: \$400,000

LTV: 67.80%

FICO: 840


Bridge loan payment of \$5,765 excluded from DTI calculation



Available Resources



SHORT-TERM SOLUTIONS WHEN TIMING MATTERS




Loans Made Easy.

MOVE FAST WHILE WAITING ON PERMANENT FINANCING.


Highlights:

- Loan amounts from \$100k to \$2M
- Stand Alone: Up to 70% LTV | Simultaneous: Up to 75% LTV
- Purchase loan paired with up to 90% LTV
- Departing home may be listed at time of loan
- Owner-occupied primary residence only
- Full Doc, Bank Statement, Asset Depletion income accepted
- Deferred monthly payments for up to 12 months
- Available in all licensed states except Texas
- No mixed-use or investment properties allowed


Let's get started. Call or email us today!



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World Wide Lending Services



Available Resources



Bridge Loan Calculator
Estimate your bridge loan potential and see how much buying power you can unlock for your next property purchase.

LOAN A
Bridge Loan on Departure Property

Current Market Value: \$ 748,000

Loan-to-Value (LTV): 50%

Outstanding Mortgage Balance: \$ 254,250

RESULTS

Max Bridge Loan Amount	\$374,500
Closing Costs (est. 5%)	\$18,725
Available Cash for Down Payment	\$101,525

LOAN B
New Property Purchase Loan

New Property Purchase Price: \$ 750,000

Cash from Liquid Assets for Down Payment: \$ 296,880

RESULTS

Available Cash from Bridge Loan	\$101,525
Total Down Payment	\$398,405
New Property Loan Amount	\$351,595
New Property LTV	46.9%

YOUR BRIDGE LOAN SUMMARY

BRIDGE LOAN AMOUNT	\$374,500
CASH UNLOCKED	\$101,525
TOTAL DOWN PAYMENT	\$398,405
NEW PROPERTY LTV	46.9%

Get Started On Your Bridge Loan Today [GET STARTED NOW](#)

STATES WE LEND IN

- Industry forecasts point to ~4.2M home sales in 2026.
- The 'locked-in' effect (people not moving due to low mortgages) is gradually easing.
- You can provide the solution with non-traditional alternatives to help your borrowers achieve the next milestone in their homeownership journey.

Partner with American Heritage Lending to grow your business and

 Originate *MORE!*

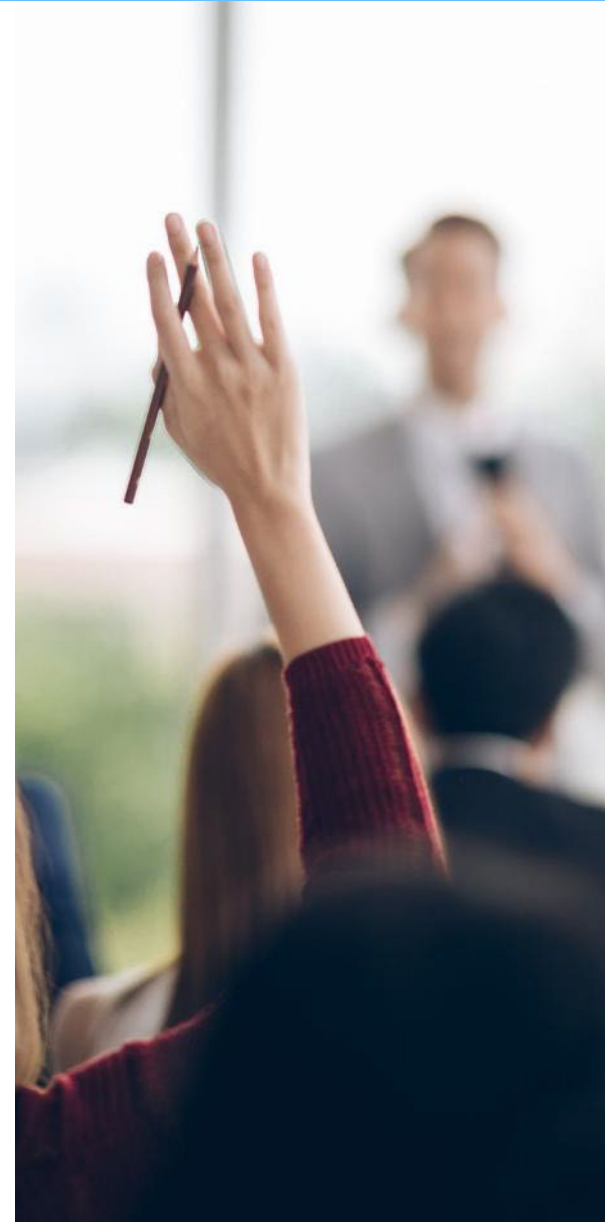
Questions? Contact Us.

Contact your dedicated **AHL Account Executive** or the **Client Support Help Desk** for more information.

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A wide-angle, low-angle shot of the Golden Gate Bridge in San Francisco. The bridge's iconic orange-red towers and suspension cables are prominent on the left side, extending towards the right. The bridge spans across a body of water, with a thick layer of white fog or mist filling the lower half of the frame. In the background, rolling green hills and a clear blue sky are visible. The overall scene is bright and scenic.

Thank you!

Join us for our next webinar:

"Maximizing the Purchase Contract: Unlocking Gold by Working Both Sides"



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