



**American Heritage**  
LENDING

# LTV STACKING

OFFERING MORE OPTIONS FOR YOUR BORROWERS



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EQUAL HOUSING  
LENDER

# Today's Speakers



**James Gueltzow**  
National Sales Manager  
[James.Gueltzow@ahlend.com](mailto:James.Gueltzow@ahlend.com)



**Jackie Weed**  
VP, Third Party Originations  
[Jackie.Weed@ahlend.com](mailto:Jackie.Weed@ahlend.com)

# Agenda

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- Who We Are
- What We Do
- Why Partner with Us
- LTV Stacking
- Q&A
- How to Contact Us

# Who We Are

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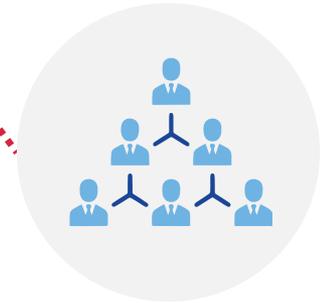
Established  
in 2008



Corporate  
Office in Irvine,  
California



Operations  
Teams through  
the U.S.



Management  
Team of Non-QM  
Product Industry  
Veterans

# Who We Are

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## We are a Lender you can **Trust.**

American Heritage Lending is a customer service-oriented lender in the **Non-QM mortgage** market. The company was founded by mortgage professionals who hold a long history of providing flexible solutions to borrowers who don't fit the **Qualified Mortgage** space.

American Heritage Lending prides itself on providing superior service, and our experienced staff is here to help you every step of the way. Our highly trained Account Executives, Account Managers, and Underwriters work with clients to structure loans and provide real solutions for difficult loans that were rejected by traditional lenders or government automated underwriting methods.

# What We Do

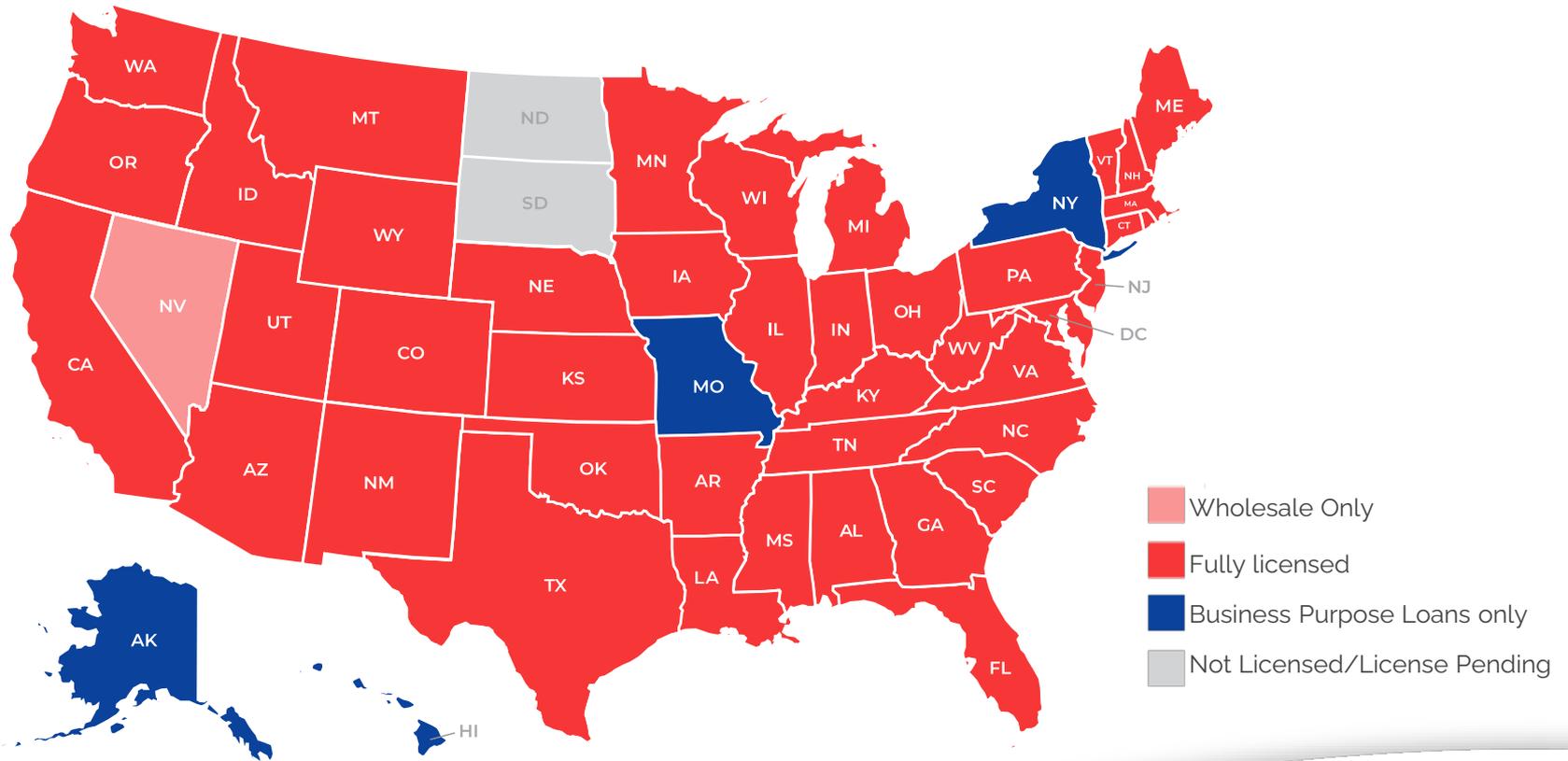
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## Nationwide Non-QM Lender

### 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
- Primary Residence Bridge Loan
- Foreign Nationals to 75% LTV
- Condos and Condotels
- Asset Depletion

# 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



# What is LTV Stacking?

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- The ability to finance broker fees and/or discount points beyond the qualifying LTV
- Broker fee and/or discount points are stacked on top of the qualifying LTV
- Pricing and qualifying criteria remain at pre-stacked loan amount
- Can result in lower rate and lower payment for the borrower
- Allows you to earn the same compensation, but with more attractive terms to the borrower than your competition offers
- Requires less funds to close on a Purchase
- Borrower can receive more funds on a Cash Out Refinance

# Borrower Lacks Funds for Broker Fee



## AHL LTV STACK

\$500,000 Purchase

80% LTV

\$400,000 Loan Amount

Par Rate: 8%

Broker Fee: 2% = \$8,000

Rate stays at 8%

Loan amount increases to \$408,000

Monthly Payment \$2,993.76

## COMPETITOR

\$500,000 Purchase

80% LTV

\$400,000 Loan Amount

Par Rate: 8%

Broker Fee: 2% = \$8,000

Rate increases to 9%

Loan amount stays the same

Monthly Payment \$3,218.49

# Maximize Cash Out



## AHL LTV STACK

\$2,000,000 Value

65% LTV Cash Out

\$1,300,000 Loan Amount

Par Rate: 8.25%

Broker Fee: 2% = \$26,000

Loan Amount increases to \$1,326,000

Cash Out: \$1,300,000

## COMPETITOR

\$2,000,000 Value

65% LTV Cash Out

\$1,300,000 Loan Amount

Par Rate: 8.25%

Broker Fee: 2% = \$26,000

Loan amount stays the same

Cash Out: \$1,274,000

# Less Funds to Close



## AHL LTV STACK

\$900,000 Purchase

80% LTV

\$720,000 Loan Amount

Broker Fee: 2% = \$14,400

Loan Amount increases to \$734,400

Fund to Close: \$180,000

## COMPETITOR

\$900,000 Purchase

80% LTV

\$720,000 Loan Amount

Broker Fee: 2% = \$14,400

Loan amount stays the same

Funds to Close: \$194,400

# Structuring a DSCR Loan



## FIXED

\$500,000 Value

75% LTV

\$375,000 Loan Amount

Par Rate: 7.75%

Gross Monthly Income: \$3,000

Total PITIA: \$3,036.55

**DSCR Ratio: 0.988%**



## INTEREST ONLY

\$500,000 Value

75% LTV

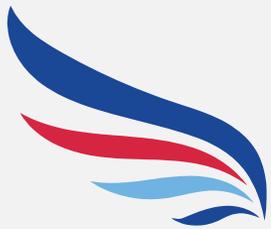
\$377,812 Loan Amount

Par Rate: 7.75%

Gross Monthly Income: \$3,000

Total ITIA: \$2,790.04

**DSCR Ratio: 1.075%**



# QUICK PRICER

[WWW.AHLENDTPO.COM](http://WWW.AHLENDTPO.COM)

# A Few Notes

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- Maximum of 3 Points can be stacked
- Stacked Fees are fully disclosed
- Stacked Fees are included in high costs calculations
- Max Stacked LTV Limits are reflected on the rate sheets

# Summary

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- Finance your broker fee
- Less funds to close on a Purchase
- More cash back on a Cash-Out Refinance
- Stand out from competition
- Empower your borrowers with more options
- Originate More!

# Q&A & Contact Info

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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](http://www.ahlendtpo.com)

Thank you!