SmartLock™

STRUCTURED INCOME · MORTGAGE BROKER PARTNERS

A Y-UFinancial® Strategy
A qualifying tool for your stalled files.

Your deal isn't dead. You just need a more efficient way to generate documented income.

You already see the file: a borrower with real assets who can't show enough qualifying income, whether that's a purchase, a refinance, or a reverse mortgage. Instead of watching it die or forcing an asset depletion workaround, refer it to us. On the same balance, this structure can produce 4-6x the qualifying income of a standard asset depletion calculation, often letting a smaller balance do the job.

WHAT THIS SOLVES FOR YOU

Files you're currently losing, letting slip, or forcing through.

DECLINED FILES
Asset-rich, income-thin borrowers get turned away before you can even shop the loan.

A FORCED WORKAROUND
Asset depletion divides the balance to a monthly figure, often falling short of what's needed.

THE NOTHING TO OFFER
Without an efficient income generating option, there's nowhere to send the client.

ADVICE YOU CAN'T GIVE
Directing a client on how to move their assets is outside your license and your liability.

HOW THE REFERRAL WORKS

1
You flag the file
Spot the borrower with assets but a thin income picture, and send them our way before you loan is declined.

2
We handle the structure
We reposition a portion of the borrower's assets into an annuity that shows real income.

3
You get lender-ready docs
Documented income that fits standard forward and reverse mortgage guidelines goes straight into the file.

4
You close the loan
The borrower's mortgage moves forward, and their assets keep working behind it instead of sitting idle.

YOUR COST	LOAN TYPES	YOUR ROLE	VS. DEPLETION	TRANSFER
No cost to refer a file	Forward, refi, and reverse	Refer only, we advise	4-6x qualifying income	No taxable event on rollover

REFER A FILE IF

Borrowers worth sending our way

- ✓ Their debt-to-income or residual income ratio is short, but their asset statements are strong.
- ✓ They're a reverse mortgage prospect who needs to show income for the file, not just equity.
- ✓ An asset depletion calculation falls short, but the same balance could clear the line here.
- ✓ They're hesitant to cash out a retirement account and take the full tax hit up front.
- ✓ You want to bring them a real option instead of a decline letter.

QUESTIONS FOR US

Setting up the partnership

- → How quickly can a referred file get an income determination back to me?
- → What does my underwriter need to see to accept the documented income?
- → Which of my current pipeline files would be worth a second look?
- → Can we set up a standing referral process for my team?
- → Do you work directly with my loan officers, or only through me?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU