

What if your borrower's assets could efficiently qualify them for an income-dependent loan, and protect it too?

A large balance sitting in savings or a retirement account can be invisible to an underwriter, leaving an otherwise qualified borrower stuck on paper. SmartLock™ repositions a portion of those assets, for both individuals and businesses, into a documented income or revenue stream a lender recognizes, across mortgage, commercial, business, and other income-dependent loans, with built-in protection for the loan.

THE PROBLEM Your borrower has the assets. The file still stalls.

DOCUMENTATION GAP

A large balance is invisible or inefficient to an underwriter when your borrower tries to qualify.

WEAK FALLBACKS

For mortgages, formulas like asset depletion are limited and require more funds than necessary.

UNANSWERED TAX TRAP

Borrowers try to solve this by cashing out a pre-tax account, with no answer for tax bills or lost growth.

THE MISSED PROTECTION

A stagnant asset does nothing to protect the loan if something happens.

HOW SMARTLOCK™ WORKS

1

Reposition a portion

Your borrower moves part of their qualified, non-qualified, or business savings into the system with a single transfer.

2

Documented income

The system shows income lenders can document under standard qualification guidelines for the loan type.

3

Retirement account option

If done as a direct rollover, there's no taxable event on transfer, and it can reduce their tax bill by 40-90%.

4

Protect the loan, too

The system builds protection that can be used toward the loan if something happens to them.

QUALIFYING

**Documented,
lender-ready**

TRANSFER

**No taxes on
pre-tax rollover**

LOAN

**Protected
against risk**

GROWTH

**Guaranteed
cash value**

ACCESS

**Cash value
available**

THIS MAY BE RIGHT FOR YOU IF

Who Structured Income is built for

- ✓ A borrower has assets but not enough documented income or revenue to comfortably qualify for a loan.
- ✓ The file is a mortgage, commercial, business, or equipment loan and needs to be stronger.
- ✓ The borrower wants to avoid a one-time tax hit from cashing out a pre-tax retirement account.
- ✓ The borrower wants the loan protected, not just the income or revenue qualified.
- ✓ The borrower would rather reposition a portion of their assets than liquidate their whole plan.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- Would documented income help this file clear a debt-to-income or debt service coverage threshold?
- How does this compare to an asset depletion calculation for a mortgage?
- Can this be funded without triggering a taxable event on transfer?
- How is the loan protected if something happens to the borrower?
- Which of the borrower's existing accounts could fund this strategy?