

Your borrower has the assets, but the underwriter needs proof of income or revenue. We bridge the gap for any income-dependent loans.

Structured income generates significantly more annual income or revenue from a client's asset balance, verifiable by a benefit statement or 1099-R.

A mortgage applicant has \$250,000 in a retirement account. Here's the income they could document with that balance, and what the structured alternative creates.

Asset depletion formula

\$8,333/yr

documented from the \$250,000 balance

Structured income strategy

\$30,250/yr

created from the \$250,000 balance

+\$21,917/yr*

3.6x more qualifying income than asset depletion documents on the same \$250,000 balance.

*Illustration assumes a borrower using pre-tax funds, the 12.1% SmartLock™ payout rate, and the 360-month agency depletion divisor. Commercial, SBA, and equipment lenders credit the same documented income through global cash flow and debt service coverage analysis.

HOW IT WORKS

- 1 You flag the file and send the client's information to a representative.**
- 2 We structure the system's documentation and complete the income approval process.**
- 3 You close the loan, keep the client happy, and generate referrals for your business.**

Every report includes a loan protection summary from the system's value.

SEND US A FILE WHEN

- ✓ The borrower's documented income or revenue is limiting, but their asset statements are strong.
- ✓ A business owner's global cash flow is short for a commercial, SBA, or equipment loan.
- ✓ The client does not want to liquidate pre-tax assets and take the full tax hit up front.

Applies to all files: stronger documented income can help anyone during the qualification process, and often at better terms.

More qualifying files = more closings and referrals for your business.

Works for any loan that requires income, including personal and business loans.

Both individuals and businesses can use it to create qualifying income.



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