

# Hard Money Programs

Where Competitive Pricing, Creative Solutions and Dependable Service Come Together to Meet the Needs of Mortgage Brokers & Bankers Everywhere.

**empiremortgage**

11350 McCormick Road, Executive Plaza III, Suite 502, Hunt Valley, Maryland 21031

Empire Mortgage's Hard Money Loan Program provides residential and commercial loans that work. Below 500 FICO score program, stated & no income verification program, cross collateralization flexibility, foreclosure & bankruptcy programs.

[www.empmtg.com](http://www.empmtg.com)

800.785.6499

# Hard Money Programs

- Residential & Commercial Loans from \$150,000 to \$5 Million
  - No Environmental Risk
- Loan-To-Value of Up To 65%
- Lending Based on Verified Property Equity, Ability to Pay and Benefit to Borrower
- Competitive Rates and Quick Closings

## Programs Offered

- Credit Score Below 500
- Stated and No Income
- Supplemental Collateral (other property, vehicles, investments)
- No Seasoning Required
- No Maximum Debt Ratio
- Foreclosures & Bankruptcy Bailouts
- Lending Based on Verified Property Equity, Ability to Pay and Benefit to Borrower

## Empire Mortgage Overview

- Established 1993
- Privately Owned, Portfolio Lender
- Loans Serviced In-house
- Headquartered in Hunt Valley, Maryland

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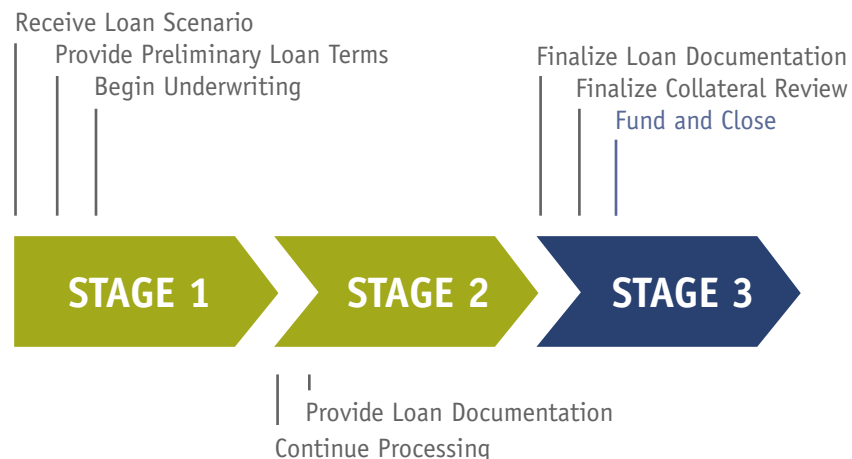
# Our Approach

- Responsive
  - > Prompt Application Review
  - > Constant Interaction With the Broker and the Borrower
  - > Team Approach to Closing the Loan
- Underwriting Includes
  - > Independent Verification of Property Value
  - > Full Document Preparation
  - > Title & First Lien Verification
  - > Verification of Ability to Pay
  - > Verification of Benefit to Borrower
  - > Our Primary Objective is to Find a Way to Get the Deal Done

## Loan Data to Submit for Pre-approval

- Application (Fannie Mae Form 1003)
- Underwriting & Transmittal Summary (Fannie Mae Form 1008)
- Credit Information
- Title Information
- Description of Any Proposed Additional Collateral
- Mortgage Broker Agreement

## Loan Closing Process



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