Getting the runaround from your current funding source?

call us...

Empire Mortgage’s Seller Financed Division

DIRECT BUYERS OF RESIDENTIAL & MIXED USE SELLER FINANCED MORTGAGES

www.empmtg.com/sellerfin  800.785.6499
Seller Financed Loan Acquisitions

• Empire’s Seller Financed Division Established In 2004
• Purchasing Privately Held Notes
• Individual Loans & Pools
  › $30K Minimum Loan Size
• Highly Competitive Pricing
• Expertise & Flexibility
• Great Customer Service

Types of Product Purchased

• Residential Mortgages
• Land Contracts
• Mixed-Use Mortgages
• Selected Sub And Non-Performing
• Selected Commercial Loans
• Full And Partial Purchases
  › 1 Month Seasoning Required On All Product Types

Business Overview

• Established 1993
• Direct National Portfolio Buyer
• Privately Owned Firm
• Headquartered In Hunt Valley, Maryland
• All Loans Serviced In-house
• Counter Party References Available Upon Request

Empire Mortgage 11350 McCormick Road, Executive Plaza III, Suite 605, Hunt Valley, Maryland 21031
www.empmtg.com / 800.785.6499
Our Approach

• Highly Responsive
  › 24 Hour Indicative Bid Turn Around
  › Ability To Fund Quickly (15 Days)
  • Standard Closing Time 25 Days
• Due Diligence Includes
  › Review Of Collateral & Servicing Files
  › Review Of Valuations & Credit Scores
• Purchase Servicing Released & Servicing Retained

Loan Data to Submit

• Property Type
• Occupancy
• Credit Score
• Lien Position
• Property City & State
• Property Sales Price & Date Sold
• Down Payment Amount
• Current Unpaid Principal Balance
• First Payment Date
• Next Payment Due Date
• Interest Rate
• P+I Payment Amount

Loan Sale Process

Submit Summary Loan Data
Provide Preliminary Bid
Execute Bid Letter
Commence Due Diligence

Execute Purchase Contract
Finalize Collateral Review
Fund and Close

WEEK 1
WEEK 2
WEEK 3

Continue Due Diligence Process
Providing Liquidity Since 1993

Where competitive pricing, creative solutions and dependable service come together to meet the needs of mortgage brokers & bankers everywhere

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