

PRIVATE CLIENT COLLECTIVE



ZENITH

Residential Investment (1-4 Units)

ACCOMPLISHED AND ASPIRATIONAL

We believe in the Paradigm Shifters.

Here's to the disruptors, the game changers, the paradigm shifters. The ones who think sacred cows make good chateaubriand. Who believe conformity is another name for capitulation and that the status quo, needs to be replaced with the status whoa.

You are our people, accomplished, sophisticated, deserving, and eager to strike at opportunities in a moment's notice. At PCMA Private Client Lending we get you. We've analyzed the way mortgage lending to affluent households is transacted and asked, why? Then we imagined a better way and then asked, why not?

So here's to the blazers of new trails. Those who shout no, to the status quo.



WE CATER EXCLUSIVE TO THE HIGH-NET-WORTH

HIGH INCOME PROFESSIONAL

BUSINESS OWNER

ASSET RICH RETIREES

REAL ESTATE INVESTOR

Executives / Athletes / Entertainers

When your home comes with a large price tag. Our Private Client Advisors work closely with high income professionals to determine the best financing solution, lock in a preferred interest rate, and smooth the process to closing.

Shareholders / LLC Members / Enterprise Contract

Small and medium-sized enterprises (SMEs) are the lifeline of our economy. We understand the needs of the self-employed and have developed programs for business owners that require no tax returns and rely solely on the cash flows and financial soundness of their enterprise(s).

Retirees / Trust Fund / Foreign National

Financing for today's needs, without sacrificing tomorrow's goals. Whether it's renovating their home, consolidating debt or seizing a time-sensitive business opportunity, asset rich borrowers can gain immediate liquidity to act on opportunities without risk to invested holdings.

Residential / Commercial

Building the wealth effect one rentable door at a time. A true investor product with rates closer to prime than hard money. Clients may use the cash flow from the property to qualify. No tax returns or credit verification required and no limit on financed properties.



THE ZENITH

Zenith is our Super Prime, Real Estate Investor program for long-short-term rental properties. Real estate has long been one of the best way to accumulate wealth and we support this investment strategy based on the quality of assets, marketability to debt service, and experience of investor to manage the portfolio.

Tailor-made to Meet Your Client's Individual Needs.

- **PURPOSE: Purchase or Refinance of Prized Residential Assets**

AMOUNT: Loan Amount \$750,000 - \$5MM (Well Qualified Borrowers)

EQUITY: Access Equity \$500,000 - \$3.5MM

TERMS: 30 Year Fixed Rate I 10 Year Interest Only

INCOME: No Personal Tax Returns I No Personal Income Testing

DSCR: Qualify on Market Rents and Quality of Property

- **RENTAL TYPE: Long Term 1-4 Units I Short Term Vacation Ok**

PORTFOLIO: No Restrictions on Total Properties Owned

TITLE: Held in Qualified Trust or Business Entity

Investor: Residential (1-4 Units)

Real Estate has long been one of the best ways to accumulate wealth and long term leverage is the preferred vehicle by professional investors.

ZENITH supports this investment strategy by providing liquidity based on a simple, yet innovative business purpose and the quality of residential asset(s).

A MARKET REDEFINED BY CRISIS LEGISLATION

In response to the mortgage crisis, Congress enacted the Dodd-Frank Bill which set up specific criteria mortgage lenders must use to indicate a borrower was qualified to take out a mortgage.

Within Dodd Frank there are two separate but interconnected mandates; The Qualified Mortgage Rules and ATR Standards. The combination of these two mandates had a push pull effect on market participants that negatively affected the market.

As with most legislation, a slew of unintended consequences unfolded and created a credit blind spot in high capacity households who have the ability to pay back the credit obligations yet for many reasons do not meet the criteria set forth by Dodd Frank due to the sophisticated and complex nature of their estates.

According to the new ATR standards, a lender is required to make a “good-faith effort” to verify a borrower’s ability to repay the obligation.

Failing to meet these new and complex ATR requirements exposed lenders to a range of

penalties and legal risks which included fines from the CFPB and other enforcement agencies, criminal liability, and massive civil liability from potential class-action suits brought on by borrowers who’ve been newly empowered with a “right to sue” a lender for miss judging their financial fitness.

As expected, due to the untold liability and vagueness of the Dodd Frank legislation most lenders shifted their credit policies exclusively to “Safe Harbor Protected” loan standards creating a massive void in the high-net-worth credit markets.



Safe Harbor

vs

Non-Safe Harbor

Safe Harbor Requirements:

Requirements are based on analysis of the borrower's ability to repay based on income, assets, and debts.

- Full Documentation of Pre-Tax Income (Tax Returns)
- Monthly Debt Payments not to Exceed 43%
- No Interest Only Payment Options
- No Balloon Payment Feature
- No Negative Amortization

Non-Safe Harbor Explained:

Crisis regulations born out of the Dodd-Frank legislation redefined the housing and residential credit markets causing a scenario of unintended consequences that pushed the High-Net-Worth (HNWI) to the sidelines and forced an enormous amount of buying power out of the market.

Ability to repay verification for Safe Harbor protection is a challenge for those in the private client community. Using Non-Safe Harbor underwriting considerations allows a borrower to use bank statements to verify regular deposits to determine income used for qualification. Additionally, high capacity households have accumulated assets that may qualify for simulated depletion or dissipation calculations which can be used to further qualify the borrower's ability to repay the obligation.



BEST AND FINAL PRICING A PRIVATE CLIENT PRICING MODEL

All our programs are presented as a “Best and Final” offering. We always trade on the side of our client and our “Best and Final” pricing allows us to be customer centric. We take a Private Client approach to our Best and Final offerings to respect all of our clients in a manner that is not traditionally respected in the credit industry.

“How can we ever claim to be client centric if we allow one client to out negotiate another client, therefore we have no respect for any of our clients. Our “Best and Final” approach simplifies the terms offered and takes the complexity and stress out of the point of sale.”
John Lynch, CEO and Founder

All though it is customary in many industries to negotiate, we believe this practice significantly deteriorates the trust between our firm, our clients and our advisors. Our Best and Final approach protects our clients and advisors and allows the information presented by our firm to be in a manner our clients can trust and free from manipulation.

It is this client-first mandate that has allowed us to become the nation’s top non-bank private client lender.

FINALLY, A RELATIONSHIP YOU CAN TRUST!





THE MORTGAGE EXPERTS WHO WORK FOR YOU.

Our Private Client Mortgage Advisors combine know-how with know you to create a strategy that brings your unique vision of the future to life.

When you choose PCMA, you're entering a unique long-term relationship. One where your Mortgage Advisor takes the time to develop a thorough understanding of who you are, how you think and what matters most to you. It's a relationship that combines financial

experience with intimate knowledge of your priorities to plan, protect and help fulfill your vision of the future.

Your Private Client Mortgage Advisor will provide truly personal access to the best lending solutions PCMA has to offer like preferred rates, special mortgage or credit benefits, and high touch support from a dedicated team of Certified Private Client Professionals.

PCMA, Inc. dba PCMA, a California
Corporation, NMLS Consumer
Access #237710.

Loans made or arranged pursuant to
a California Financing Law License.

Equal Housing Opportunity Statement

PCMA, Inc. is an Equal Housing
Lender and fully complies with all
laws applicable to the conduct of
its business, including those laws
prohibiting discrimination such as the
Fair Housing Act and the Equal Credit
Opportunity Act.

We are pledged to the letter and spirit
of U.S. policy for the achievement
of equal housing opportunity
throughout the nation. We encourage
and support an affirmative
advertising and marketing program
in which there are no barriers to
obtaining housing because of race,
color, religion, sex, handicap, familial
status, or national origin.



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