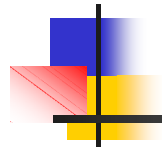


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(presented on 8/14/08)


SOLUTIONS IN TODAY'S LENDING WORLD



GOLDEN  LENDERS

The logo for Golden Lenders features the words "GOLDEN" and "LENDERS" in a bold, orange, sans-serif font. Between the two words is a stylized logo consisting of a large, yellow, serif letter "G" with a smaller "L" nested inside its right side. The entire logo is set against a faint, light-colored background of a mountain range.

Slide 1



Conventional PROGRAMS

- 90% LTV NOO purchase & rate/term
full doc
- 80% LTV NOO purchase & rate term
stated doc
- 100% LTV for OO purchase
full doc
- 90% LTV to \$900K loan amt NO MI
full doc

Slide 2




Portfolio Bank

Finances acquisition and rehab

Can you get cash??

Slide 3




Hard Money

Finances acquisition and rehab of
property

Sometimes little or NO cash out of your
pocket

Slide 4



Residential Funding Challenges


Increased down payment requirements

Tougher appraisal guidelines

Seasoning of ownership either for title or to use appraised value

Credit

Slide 5



Solutions??


Hard Money Loan

Rehab Loan

Fannie/Freddie Loans

30 yr fixed loans NO PPP
NO seasoning using appraised value
Loan amounts to \$417,000
CreditXpert

Slide 6




Possible Benefits

Creates low payments

Sometimes NO REQUIREMENT for down payment if equity is sufficient

Refi's as HIGH as 90% Ltv with MI for NOO properties, 95% for owner occupied with MI

Slide 7



REVERSE FUNDING

Close the purchase in escrow

WD TO APPRAISER (UPDATES APPRAISAL FOR
CHAIN OF TITLE PURPOSES)


NO TITLE POLICY NECESSARY ON THE PURCHASE
TRANSACTION (SAVE ON FEES)

REFINANCE THE PROPERTY

3 DAY RIGHT OF RECISSION

TITLE POLICY SHOWS AS PENDING

Slide 8



30 second lien


Hard Money cashes loan out

SOLID appraisal

Full doc and Stated available

Up to 4 units including primary residence
per individual

Slide 9




Double Close

Full doc or Stated

B side commitment shows vesting as
"pending recording"

SOLID appraisal

Slide
10




Commercial Loan

Blanket Loan

75% ltv

2 yrs financials

Slide
11



Call Capture System

800 # for borrower's to call in on

Captures phone number

Slide
12



Conclusion

"Brick walls are there to show us how badly we want things"

GOLDEN  LENDERS