# Bridge Star

Help your Clients Bridge the Gap to their New Dream Home

American Heritage
LENDING

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AHL Webinar Series

# Meet Today's Speakers

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# Agenda

- Who We Are
- What We Do
- Why Partner with Us
- Overview of 2025 Housing Market
- The Solution: **Bridge Star Loan**
- Originate **MORE!** In 2025, **Bridge Star Loans**
- Recently Funded Deals
- Q&A and Contact Info

# Who We Are



Established in
**2008**

Corporate Office in
**Irvine, California**

Operations Teams
**throughout the U.S.**

Management Team of
**Non-QM Product**
Industry Veterans

# **Who We Are:** The AHL Difference

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**American Heritage Lending** delivers innovative **Non-QM and Investor loan solutions** with speed, flexibility, and trusted industry expertise.

## What sets us apart:

- Seasoned staff in Non-QM lending
- Flexible underwriting
- Expert assistance with loan structuring

# What We Do: Full Suite of Products

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## A Nationwide Non-QM Lender

**Bank Statement Loans**
Expense Ratios as low as 20%

**DSCR**
- Use 1007 over lease when beneficial
- LTV up to 85%

**Primary Residence Bridge Loans**

**Foreign National**
- Up to 75% LTV

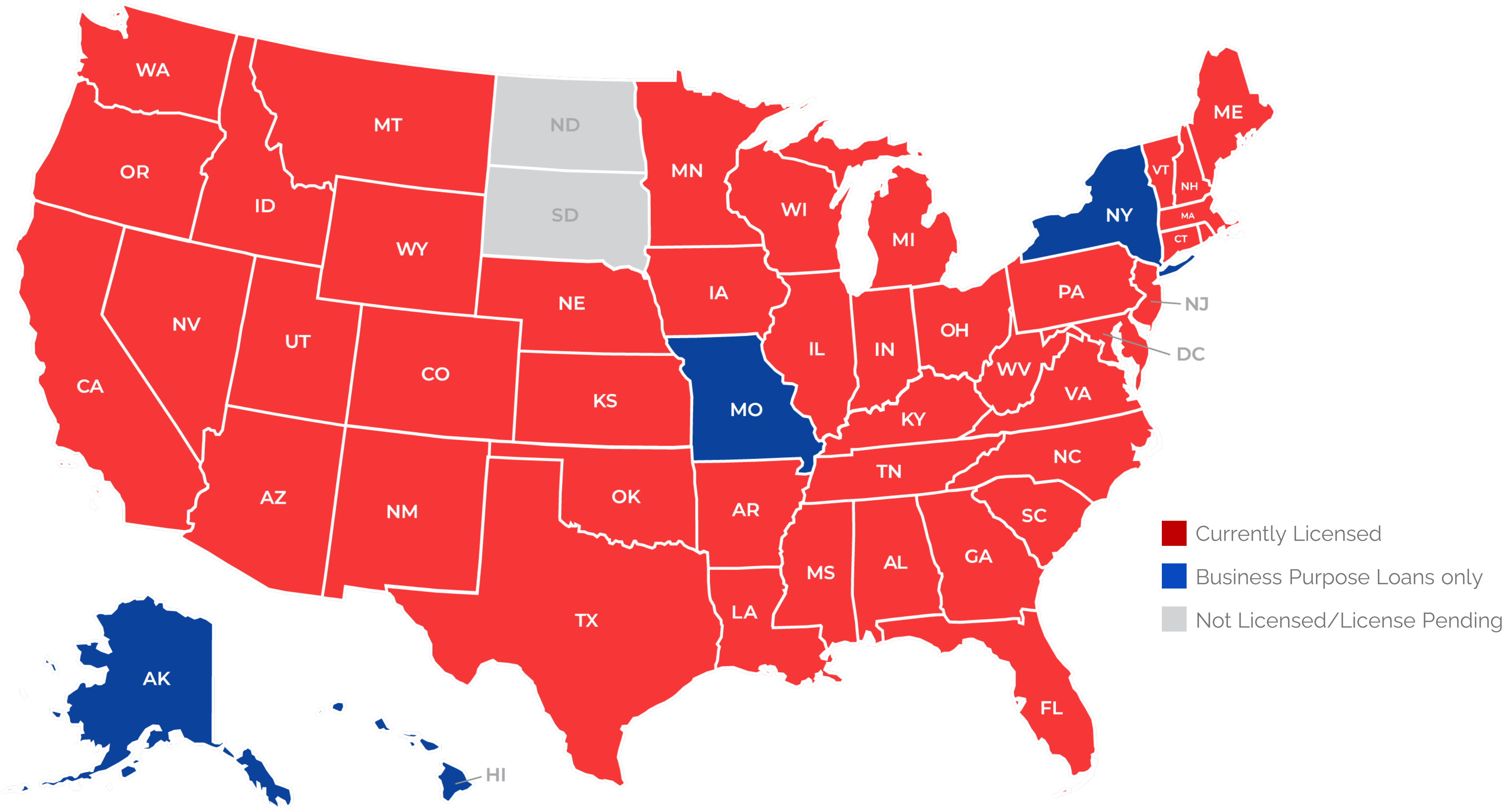
**Condos and Condotels**

**Asset Depletion**

**Prime Jumbo Loans**
- Up to $4 million with ALT-Doc

**1-Year P&L Program**

# **Who We Are:** AHL coverage



# Why Partner With Us?

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- Full suite of Non-QM products
- Common sense underwriting
- User-friendly client portal
- Offering Wholesale and Correspondent delivery
- Best-in-class turn-times

# Overview

## 2025 Housing Market

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# 2025 Home Buying Predictions

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4.1 - 4.4
Million Units Sold
**Redfin**

4.5
Million Units Sold
**NAR**

4.3
Million Units Sold
**Zillow**

Redfin's 2025 Predictions: Pent-Up Demand Will Lead to More Home Sales, But Many Would-Be Buyers Will Opt to Rent

National Association of Realtors® Unveils 10 Top Housing Hot Spots for 2025

Zillow predicts more buyers will come out ahead in a bumpy 2025 - Nov 25, 2024

# There's Always a Loan

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"'**locked-in'** effect of homeowners feeling stuck-in-place with 2% or 3% mortgage rates from recent years will lessen over time.“

- Lawrence Yun, Chief Economist, NAR

3.5M

700,000

25M

Marriages

People turning 65

Divorces

1.5M

3.5M

What's Next for the 2025 Housing Market?

# Home Sales Predictions



## 2025
## Sales Projection

- Existing home sales to rise 9% year-over-year
- New home sales to jump by 11%
- Median home price: $410,700 (up 2%)

# CHALLENGES

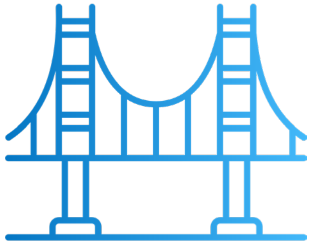
**Down payment:** Home buyers may need to tap into their current home's equity to purchase their new home.

**Timing/Qualification:** Home buyers may have to sell their current home first to qualify. They may not be able to qualify due to high DTI with 2 mortgages.

**Competition:** Realtors/Sellers may not entertain offers with contingencies.

# The Solution

## Bridge Star Loan

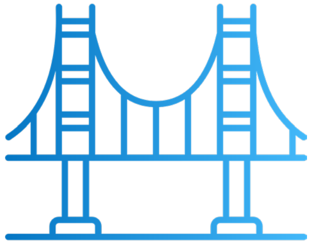


The **Bridge Star** is a great solution for:

- Hot markets
- New construction
- Homeowners with a lot of equity in their current homes

**ORIGINATE MORE!** by partnering with:

- Realtors
- Home Builders/Developers
- Financial Advisors/CPAs



The **2-loans-in-1 solution** to help your borrowers bridge the gap between their current and new home.

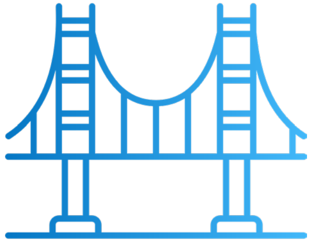
## **Stand-Alone** Loan Program

- LTV up to 70%
- Loan for departing home only

## **Simultaneous** Loan Program

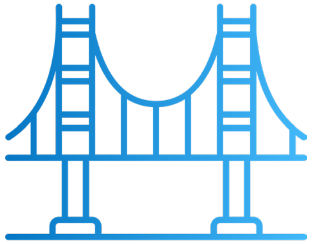
- LTV up to 75%
- Cash out loan on departing home with deferred payments, paired with a purchase loan up to 90% LTV
- Qualifications based solely on the new purchase payment

# Program Highlights



- Departing residence is listed
- All income types apply for an owner-occupied primary residence (Full Doc. Bank Statement, Asset Depletion & more)
- Deferred monthly payments
- 12-month loan
- Loan amounts from $100k to $2M
- Available in all states we are licensed except Texas
- There is no income verification
- There is no DTI

# Program Highlights



| Transaction Type | Fico | Simultaneous | | | | |
|---|---|---|---|---|---|---|
| | | ≤ $1.0M | ≤ $1.5M | ≤ $2.0M | ≤ $2.5M | ≤ $3.0M |
| Simultaneous | ≥ 680 | 75% | 75% | 70% | NA | NA |
| Rate | 9.00 | | | | | |
| Price | 98.00 | | | | | |

**Simultaneous** is when we do the **Bridge Loan** as well as the loan for the acquisition of the new property.

| Transaction Type | Fico | Stand Alone | | | | |
|---|---|---|---|---|---|---|
| | | ≤ $1.0M | ≤ $1.5M | ≤ $2.0M | ≤ $2.5M | ≤ $3.0M |
| Stand Alone | ≥ 680 | 70% | 70% | 65% | NA | NA |
| Rate | 9.50 | | | | | |
| Price | 97.50 | | | | | |

**Stand Alone** is where the borrower pays cash for or uses an **Agency Loan** for the acquisition of the new property.

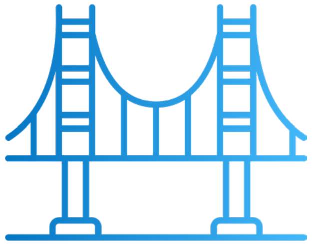
# Benefits To Using A Bridge Loan



Can make an offer that is not contingent on the sale of their current residence

More competitive on their offer

Not forced to sell their current residence for less than it's really worth

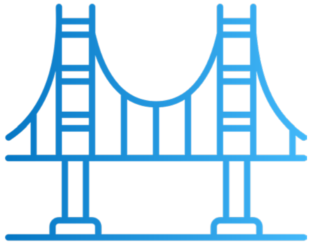


# Originate MORE!

In 2025 with Bridge Star Loan

# Recently Funded Deals



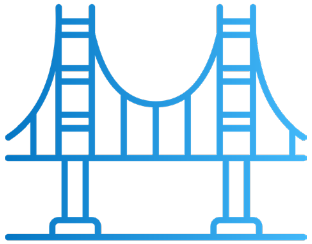


**Product type: Bridge Loan**
**Property type:** Single family
**Property value:** $1,500,000
**Loan amount:** $355,000
**LTV:** 23.67%

**Purchase property financing:**
**Product type:** All Star 24 months business bank statements
**Property type:** O/O Single family
**Purchase price:** $1,549,000
**Loan amount:** $1,270,180
**LTV:** 80% plus 2.5 stacked points = final LTV 82%
**FICO:** 691

**Bridge loan payment** of $4,006 excluded from DTI calculation

# Recently Funded Deals



**Product type: Bridge Loan**
**Property type:** Single family
**Property value:** $812,000
**Loan amount:** $600,000
**LTV:** 73.89%

**Purchase property financing:**
**Product type:** All Star Asset Qualifier
**Property type:** O/O Condo
**Purchase price:** $590,000
**Loan amount:** $400,000
**LTV:** 67.80%
**FICO:** 840

**Bridge loan payment** of $5,765 excluded from DTI calculation

# Available Resources

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## Bridge Star Loans

TURNING HOME EQUITY INTO BUYING POWER

**Stand Alone Loan Program**
LTV up to 70% | A loan secured by the departing home only, allowing the freedom to choose the best financing for their next home.

**Simultaneous Loan Program**
**Departing Home:** LTV up to 75% | A cash-out loan on their departing home with deferred payments, paired with a purchase loan up to 90% LTV, where qualification is based solely on the purchase loan payment.

**Program Highlights:**
- Departing Residence Must Be Listed
- Owner-occupied Primary Residence
- Full Doc, Bank Statement, Asset Depletion & More
- Deferred Monthly Payments
- 12 Mo. Term
- Loan Amounts From $100k to $2M
- Available in All Licensed States (except Texas)

# In Closing



- Industry experts predict upwards of 4.5M units will be sold in 2025.
- The 'locked-in' effect (people not moving due to low mortgages ) is lessening.
- You can provide the solution with non-traditional alternatives to help your borrowers achieve the next milestone in their homeownership journey.

**Partner with American Heritage Lending to grow your business and**

**OriginateMORE!**

# Questions? Contact Us.



Contact your dedicated **AHL Account Executive** and ask about

## Finance The Fee Program

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www.**ahlendtpo**.com