



# SPECIALTY LENDING

**Personalized  
Mortgage  
Solutions -  
for borrowers or  
properties that  
do not meet  
conventional  
underwriting  
guidelines.**

## **Absolute reliability. Absolute results.**

That's what you can expect when your clients work with the area's oldest and largest independent home mortgage lender. At Absolute Mortgage Banking, our partners combine an in-depth knowledge of the local market with a national network of over 100 lenders to provide your clients with individualized mortgage solutions that truly meet their needs.

Our Specialty Lending Program (also known as Private Money Lending) offers privately placed loans as opposed to conventional loans. Conventional loans typically have specific underwriting guidelines for both the type of property used as collateral and the income of the borrower.

### **Benefits:**

- ▶ Perfect for clients with tight timelines
- ▶ When clients don't qualify under the guidelines of conventional lenders
- ▶ When a short term solution is needed for clients to reach their immediate financial goals until other options become available (e.g., such as conventional financing, sale of the property, etc.)
- ▶ Available for second homes and investment properties

As a mortgage bank, Absolute Mortgage Banking internally underwrites, processes and funds our Specialty Loans and acts as the servicing agent throughout the life of the loan.

The home loan team at Absolute is well versed in available financing and will be able to work with your clients to determine if longer term conventional financing is obtainable.

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