



RESIDENTIAL MORTGAGES

RESIDENTIAL FINANCING MADE PERSONAL

Concierge home financing for primary residences, second homes, and investment property — structured for speed, clarity, and execution.

INTERNAL USE

An Elevated Mortgage Experience

For many clients, a mortgage is one of the largest and most personal financial decisions they will make — and rarely a simple one. **Residential lending** funds the purchase, refinance, or renovation of a home, and the right structure depends on the client's income profile, property, and broader balance sheet.

Most mortgages are placed through our dedicated partnership with **NBKC Bank** — a top-rated national lender offering preferred pricing, fast quotes, and concierge service. For larger or more complex financings, we **also draw on a curated network of additional lenders** — bringing the flexibility that high-net worth and complex profiles rarely find through standard retail channels.

From a first purchase to a strategic refinance or a cash-out for liquidity, advisors are instrumental in surfacing these opportunities — deepening the relationship while keeping the client's investment portfolio intact.

PREFERRED MORTGAGE PARTNER

Powered by our partnership with NBKC Bank

For most residential mortgages, clients work through our dedicated partnership with **NBKC Bank** — a top-rated national lender — with a fast online application, preferred pricing with no lender fees, and a dedicated loan officer providing support and guidance from application to close.

Quote in 1 day

Preferred pricing

No lender fees

Dedicated loan officer

WHERE RESIDENTIAL LENDING IS APPLIED

- ✓ **Purchasing** a primary home, second home, or vacation property
- ✓ **Refinancing** to secure better terms or reduce monthly payments
- ✓ **Self-employed borrowers** or those with complex income profiles
- ✓ **Trust, LLC, or other entity-based** ownership structures
- ✓ **Acquiring** a residential investment or rental property

Larger or more complex financing?

For financing that falls outside traditional mortgage lending — **including mortgages above \$5M** — we tap our curated network of additional lenders, with the same dedicated team supporting the client through closing.

OUR PROCESS



Submit INQUIRY

Identify the home-financing need and align it with the client's broader plan.



Lender REVIEW

We review the client's profile, property, and goals to shape the right approach.



Tailored QUOTE

The scenario is presented to our network of preferred mortgage lenders.



Credit & UNDERWRITING

Our team works with you and the lender through underwriting and loan closing



Closing & FUNDING

The team and the advisor stay engaged to support the client's long-term objectives

LENDING SOLUTIONS

powered by Community Capital Technology Inc.

EXPLORE HOW RESIDENTIAL MORTGAGES
ARE STRUCTURED AND EXECUTED



Residential Mortgage Lending

Residential financing supports the purchase, refinance, or renovation of primary, second, and investment homes — including both conforming and custom solutions for complex borrower profiles.

RESIDENTIAL FINANCING OVERVIEW

A **residential mortgage** is financing secured by a lien on residential real estate, used to purchase, refinance, or renovate a home for personal or investment use. Loans are typically structured as **fixed- or adjustable-rate** mortgages and may be conforming or non-conforming based on loan size and borrower profile. For high-net-worth and complex profiles — trusts, LLCs, or self-employed borrowers — financing is highly-tailored, with access to lenders offering more flexibility and concierge service than standard retail channels.

USE CASES

- **Purchasing** a primary home, second home, or vacation property
- **Refinancing** to secure better terms or reduce payments
- **Cash-out refinance** for liquidity or investment
- **Acquiring a residential rental** for income
- **Specialty borrowers** - self-employed, trust, or entity-based



FACTORS LENDERS EVALUATE

- Income & Employment**
 - Verifiable income, including self-employed and K-1 profiles
- Credit Profile**
 - Credit history, score, and overall financial strength and overall financial strength
- Loan-to-Value**
 - Down payment / equity; high LTV may add mortgage insurance
- Property & Occupancy**
 - Property type and primary, second, or investment use
- Borrower Structure**
 - Individual, trust, or LLC ownership

TYPICAL LOAN PARAMETERS

 Loan Amounts	Up to \$5M+ (larger with select lenders)
 Interest Rate Type	Fixed or Adjustable
 Loan Purpose	Purchase, Refinance, or Renovation
 Property Type	Primary, Second, or Investment
 Loan-to-Value	High LTV may require mortgage insurance
 Amortization	15 – 30 years
 Recourse	Full recourse (personal guarantee typical)
 Documentation	Income, assets, credit; flexible for self-employed
 Loan Fees	Vary by lender; closing costs apply

Note: Parameters are illustrative and subject to lender guidelines and individual borrower qualifications.

ASSET CLASSES FINANCED

- ◆ Primary Residence
- ◆ Second / Vacation
- ◆ Condo / Townhouse
- ◆ Investment / Rental
- ◆ 1-4 Unit

WHY OUR APPROACH DELIVERS

From initial evaluation to closing, we deliver clarity, access, and execution — so you can move ahead with confidence.



NBKC &
a Curated Network



Solutions for
Complex Profiles



Concierge,
High-Touch Service



Speed, Support
& Execution

END-TO-END EXECUTION SUPPORT

From initial evaluation to closing, our solution delivers clarity, access, and execution – so you can move ahead with confidence.

- ✓ **Access** to a curated network of preferred mortgage lenders
- ✓ **Guidance** on structure, documentation, and positioning
- ✓ **White-glove management** from application through to closing
- ✓ **Dedicated loan-officer support** from start to finish
- ✓ **Seamless coordination** with our team, you and your client

GETTING STARTED

> Ready to Explore Residential Lending Solutions?

For more information, please contact our team directly or submit an inquiry through the site on the **Residential** lending page:

LENDING SOLUTIONS TEAM

- lendingsolutions@communityct.com
- (866) 306-3365
- lendingsolutions-sequoia.communitycapital.ai/

** All inquiries are handled with strict confidentiality*