

A full-page photograph of an older man with a grey beard and glasses, wearing a brown and red checkered three-piece suit and a red tie. He is holding a white cup of coffee in his left hand. The background is dark and out of focus, with some warm lights visible.

WE ARE **PRIVATE**
CLIENT LENDING.

LENDING AND
MORTGAGE
STRATEGIES,
EXCLUSIVELY FOR
YOUR HIGH-NET-
WORTH LENDING
CLIENTS.

ROYCE
PRIVATE

—
A ROYCE LYNCH ADVISORY CO.

PRIVATE CLIENT
SOLUTIONS

EXPERIENCE TOTAL WEALTH MANAGEMENT FOR YOUR ACCOMPLISHED CLIENTELE

The number of mass affluent and high net worth households is growing and so are the complexity of their needs. Consider private client lending as part of your comprehensive approach to wealth management.

With lending solutions from Royce Private Client Lending, you can go beyond helping clients protect and grow their wealth and start putting it to work.

We partner with your enterprise to help you meet your clients' liquidity needs, real estate purchases and support their other financial goals. With Royce Private's proprietary lending solutions, you can create a distinct value proposition for affluent clients and expand new channels for growing your business.



KEY BENEFITS

- 1. Deepen Relationships**
Serve as a resource for your clients' credit needs.
- 2. Retain Investments**
Help keep investment strategies intact and on track, rather than liquidating securities.
- 3. Accumulate Assets**
Manage both sides of your clients' balance sheet to strengthen relationships and bring in and gather additional assets.
- 4. Increase Flexibility**
Assist clients with achieving complex financial planning and business goals.
- 5. Deliver Comprehensive Wealth Management**
Strengthen your position as a wealth manager.



OPENING DOORS TO YOUR CLIENTS' MORTGAGE NEEDS

A robust suite of specialized residential and commercial mortgage solutions from Royce Private arms you with powerful lending strategies to address your clients' real estate portfolio needs and expand your range of financial services offered.

Whether your clients are looking to purchase a single-family home, high rise condo, co-op as a primary residence, vacation home or add to their real estate investment portfolio, a partnership with Royce Private will increase your value of services, keep you agile in the marketplace and responsive to your clients' home financing needs.¹



EXPERIENCED PROFESSIONALS

Compliment your wealth management practice with a team of experienced professionals who are intimately familiar with luxury home markets and real estate investment holdings. Royce Private Certified Credit Underwriters understand the complexities of accomplished and sophisticated estates.

PORTFOLIO UNDERWRITING

Royce Private caters exclusively to experienced and sophisticated estates. Our product catalogue is designed for situational underwriting, expanded guidelines and specialized features to accommodate High Income Professionals, Business Owners, Investors and Asset Rich Retirees with loan amounts from \$500,000 - \$30 million.

FIXED RATE JUMBO & SUPER JUMBO MORTGAGE

Jumbo and Super Jumbo Loans offer the flexibility of borrowing with less restrictions. They can be used to finance primary residences, second or vacation homes, and investment properties. A Jumbo Loan may also be the right option when refinancing an existing home loan or consolidating multiple mortgages into a single loan.

REAL ESTATE INVESTMENT FINANCING

Building the wealth effect one rentable door at a time. Real estate has been one of the best ways to accumulate wealth and leverage is one of the greatest advantages used by real estate investors. Royce Private supports this risk-taking spirit by providing liquidity and credit options based on a simple, innovative business purpose and the quality of residential asset(s).





INTEREST-ONLY MORTGAGE

This specialized mortgage solution is available for clients who want greater control over monthly expenses or need to manage irregular income streams. It's also beneficial for reduced debt service and those who require flexibility to free up funds for investments and other opportunities.²

ASSET BASED BORROWING

A modern approach to asset-based lending, giving your high-net-worth clients the speed and flexibility of opportunity capital, simply using the value of securities held for investment without the need to collateralize or pledge. Our proprietary asset depletion model bypasses income and tax return testing shaving off weeks of fulfillment processing and in most cases, we can close in 15 days or less.

DELAYED FINANCING

Royce Private's delayed financing program helps clients recapture or reposition basis in real estate. Delayed financing allows clients the option to do a cash-out refinance immediately after the purchase of a property settled cash or cash equivalents. This gives real estate investors increased leverage for negotiation, while still being able to finance the mortgage over time.

MORTGAGE PRE-APPROVAL PROGRAM

Royce Private streamlines the mortgage approval process, allowing your clients to gain certainty in buying power and price point prior to selecting a home for purchase. Clients can save time by narrowing their search for the perfect home and increasing their competitive advantage when bidding against other potential buyers.³



PROTECTING AUM WITH PRIVATE CLIENT LENDING SOLUTIONS

Private Client
Solutions

EVEN PROS NEED PROS

Bespoke Mortgages Deepen Relationships. Are you actively considering lending strategies to support your high-capacity clients' long-term planning needs? If your clients are working with retail lenders to support their mortgage needs, then another advisor may be reviewing their complete financial picture as part of that process.

Royce Private offers a seamless referral to one of our certified private client lending experts along with direct access to customized mortgage solutions, mitigating the need for your clients to contact a competitor for their financing needs.

Protect the assets that rightly belong within your business while expanding your services.

TO LEARN MORE

We'd like to help you further enhance your client relationships with access to customized lending and mortgage solutions that underscore your dedication to comprehensive wealth management.

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!

We invite you to contact us direct at
1-(888)-28-PRIVATE for more information.

ABOUT US

Royce Private Client Lending was built for the mass affluent and high net worth clientele and the financial advisors that serve them. We understand the value of relationships and are dedicated to making a difference in the lives of advisors and their clients. At Royce Private, we serve advisors who want to grow their practice and deliver great outcomes to their clients. Protecting client relationships and assets under management is our primary focus. Advisors work with Royce Private because we share a common goal: making a difference in the lives of investors.

¹ Minimum mortgage loan amount: \$500,000. Maximum mortgage loan amount: \$30,000,000. Subject to satisfactory appraisal and title report, fully executed purchase contract, verification of borrower information on mortgage application and no change to loan term or mortgage product. Pre-approval is effective for 90 days from the date of application. Mortgage services, provided by Royce Private, INC. NMLS #237710 and subject to credit approval. All product and loan terms are subject to change without notice. Neither Royce Private nor its Principals, Management or its Employees provides tax or legal advice. Clients should be advised to consult with a legal or tax advisor about their individual circumstances.

² Royce Private, Inc.'s Interest-Only Mortgage allows clients to pay only the interest on the money borrowed for the first 10 years of the mortgage. If only the interest is paid during this period, clients should be aware of the following: • When the interest-only period ends, the client will still owe the original amount borrowed, which must now be amortized over the remaining term of the loan. • The monthly payment will increase after the interest-only period even if interest rates remain the same, as the payments would now include principal repayments as well as interest. • If the property does not increase in value during the interest-only period, clients will not have built equity, which could mean: - It may be harder to refinance the mortgage. - The proceeds from the sale of the property might be less than the principal owed to the lender. Royce's Private Client Mortgage Advisors can review with clients the projected payments after the initial 10-year interest-only period and how ARM payments could change at each adjustment period. Interest rates are subject to change.

³ Subject to satisfactory appraisal and title report, fully executed purchase contract, verification of borrower information on mortgage application and no change to loan term or mortgage product. Pre-approval is effective for 90 days from the date of application.

WE ARE **PRIVATE**
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HIGH-NET-
WORTH LENDING
EXCLUSIVELY FOR
PRIMARY AND
SECOND HOME
RESIDENCES.

ROYCE
PRIVATE

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THE COLLECTIVE

THE OMEGA

When your client's estate comes with a large price tag primary and second home lending.

THE ZENITH

High-net-worth lending for experienced investors residential investment (1-4 units).

THE ULYSSE

Ultra-high-net-worth lending exclusively for primary, second home and investment.



PRIVATE CLIENT COLLECTIVE

THE OMEGA

When your estate comes with a high price tag look no further than the OMEGA program. Built to accommodate the needs of high-net-worth individual(s) in the purchase or refinance of primary residential and second home residences.

Tailor-made to Meet Your Individual Needs.

- Purchase, Refinance, Expedited
- Loan Amounts to \$10,000,000 or more
- 30 Year Amortization
- 30 | 40 Year Fixed Duration options
- 10 Year Interest Only Option – No rate or pricing adjustments
- No Tax Return Required – Ability to Repay calculated off stability of cash flows
- 12 Months Bank Statement – Blended Cash Flow Ok
- Asset Utilization – 36 | 84 Month Options
- Rate & Term Classification – Payoff of Tradeline, Lien or IRS Installment Plan
- Cash Out to LTV Limitations – No rate or pricing adjustments

Royce Private understands the needs of complex and sophisticated estates. Born out of our proprietary private client credit portfolio, OMEGA is a unique blend of Private Client Flexibility and Concierge Services delivering a bespoke lending experience for your aspirational clientele.

THE ZENITH

Private Client
Solutions

Building the wealth effect one rentable door at a time. ZENITH is a true investor product with rates closer to prime than hard money. Built to accommodate the needs of high-net-worth individual(s) in the purchase or refinance of residential investments (1-4 units).

Tailor-made to Meet Your Individual Needs.

- Loan Amounts up to \$1,000,000 - \$10,000,000 or more
- 75% Purchase I 70% Cash Out
- 30 Year Fixed Rate
- 10 Year Interest Only
- 10+ Properties, LLC Ownership, Professional Investors
- No Limit on Financed Properties
- Non-Warrantable Condos
- Credit and Housing Events – 36 Months
- Business Purpose Loans – Non TRID
- Title can be held in a qualifying trust or other entity

Investor: Residential (1-4 Units).

Real estate has been one of the best ways to accumulate wealth and leverage is one of the greatest advantages used by real estate investors.

ZENITH supports their risk-taking spirit by providing liquidity and credit options based on a simple, innovative business purpose and the quality of residential asset(s).

- NINA – No Income No Asset
- DSCR – Qualifies Off the Cash-Flow of the Subject Property
- No Tax Returns Required
- Permanent & Non-Permanent Resident Alien





PRIVATE CLIENT COLLECTIVE

THE ULYSSE

ULYSSE is a modern approach to asset-based lending, giving clients the speed and flexibility of opportunity capital using the value of securities held for investment without the need to collateralize or pledge.

Tailor-made to Meet Your Individual Needs.

- Loan Amounts to \$10,000,000 or more
- 30 Year Amortization
- 10 Year Interest Only
- No Income Testing - Asset Utilization without the need to pledge
- Cash Out to LTV Limitations – \$2,000,000 or more with no rate adjustment

Royce Private understands the needs of complex and sophisticated estates. Born out of our proprietary private client credit portfolio, ULYSSE is a unique blend of Private Client Flexibility and Concierge Services delivering a bespoke lending experience for your aspirational clientele.