



WE ARE **PRIVATE**
CLIENT LENDING.

BESPOKE LENDING STRATEGIES FOR PRIVATE CLIENTS

HIGH-NET-
WORTH LENDING
EXCLUSIVELY FOR
PRIMARY AND
SECOND HOME
RESIDENCES.

ROYCE
PRIVATE

—
A ROYCE LYNCH ADVISORY CO.

[PARTNERS.ROYCELYNCH.COM](https://partners.roycelynch.com)



HIGH CAPACITY PROFILE

We believe in the Paradigm Shifters.

Here's to the disruptors, the game changers, the paradigm shifters. The ones who think pampered cows make good chateaubriand. Who believe conformity is another name for capitulation and that the status quo, needs to be replaced with the status whoa.

You are our people, accomplished, sophisticated, deserving, and eager to strike at opportunities in a moment's notice. At Royce Private Client Lending we get you. We've analyzed the way mortgage lending to affluent households is transacted and asked, why? Then we imagined a better way and then asked, why not?

So here's to the blazers of new trails. Those who shout no, to the status quo.

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A MARKET REDEFINED BY CRISIS LEGISLATION

In response to the mortgage crisis, Congress enacted the Dodd-Frank Bill which set up specific criteria mortgage lenders must use to indicate a borrower was qualified to take out a mortgage.

Within Dodd Frank there are two separate but interconnected mandates; The Qualified Mortgage Rules and ATR Standards. The combination of these two mandates had a push pull effect on market participants that negatively affected the market.

As with most legislation, a slew of unintended consequences unfolded and created a credit blind spot in high capacity households who have the ability to pay back the credit obligations yet for many reasons do not meet the criteria set forth by Dodd Frank due to the sophisticated and complex nature of their estates.

According to the new ATR standards, a lender is required to make a “good-faith effort” to verify a borrower’s ability to repay the obligation.

Failing to meet these new and complex ATR requirements exposed lenders to a range of penalties and legal risks which included fines from the CFPB and other enforcement agencies, criminal liability, and massive civil liability from potential class-action suits brought on by borrowers who’ve been newly empowered with a “right to sue” a lender for miss judging their financial fitness.

As expected, due to the untold liability and vagueness of the Dodd Frank legislation most lenders shifted their credit policies exclusively to “Safe Harbor Protected” loan standards creating a massive void in the high-net-worth credit markets.





NON-BANK PRIVATE CLIENT LENDING IS BORN

Nearly 32% of all U.S. Households are Mass Affluent and High Net-Worth - yet only 3% of them enjoy the benefits of private banking.

The consequences of having such a large swath of the population with significant buying power shut out from the market due to overregulation have been dire. Forced to buy homes with cash, or stay put and remodel, this lack of available financing has contributed to the current situation of low inventories and rising costs of housing.

Have no fear! A marketplace is unfolding to fill the void in lending - creating an amazing opportunity for future focused lenders. We call it private client lending.

EVEN PROS NEED PROS

Differentiate your practice with private client solutions.

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 partner with category specialists who want to grow their practice and deliver great outcomes to their clients. Advisors work with Royce Private because we share a common goal: making a difference in the lives of their accomplished and experienced clientele.



MORTGAGE ADVISORS

**Independent Mortgage
Advisors / Mortgage Bankers /
Commercial Brokers**

WEALTH ADVISORS

**Family Office Advisors /
Wealth Managers / Asset
Managers**

PROPERTY ADVISORS

**Luxury Home Builders / High
Value Property Advisors /
Portfolio Managers**

ESTATE ADVISORS

**Trust Attorneys / Certified
Public Accountants / Risk
Managers**

Pivot your business to specialized lending.

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.

Protecting AUM with private client lending.

Royce Private will help keep investment strategies intact by offering a confidential and seamless referral to a certified private client lending expert and direct access to bespoke mortgage solutions, while protecting your assets under management.

Opening doors to your clients mortgage needs.

Whether your clients are looking to purchase 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 market and responsive to your private clients' home financing needs.

Finally, a relationship you can trust.

High capacity estates rely on a team of skilled advisors to navigate the complexities of wealth. We'd like to help you further enhance your practice capabilities and client relationships. It is this client first mandate that has allowed us to become the nation's top non-bank private client lender.

WE CATER EXCLUSIVE TO THE HIGH-NET-WORTH



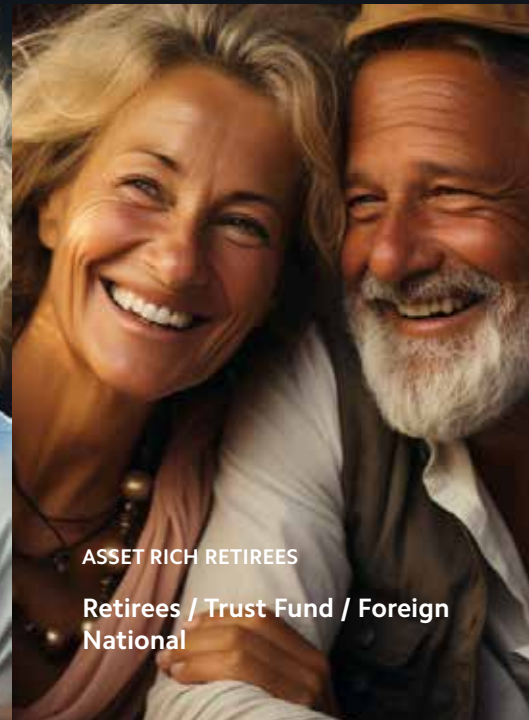
HIGH INCOME PROFESSIONAL

Executives / Athletes /
Entertainers



BUSINESS OWNER

Shareholders / LLC Members /
Enterprise Contract



ASSET RICH RETIREES

Retirees / Trust Fund / Foreign
National



REAL ESTATE INVESTOR

Residential / Commercial

When your home comes with a large price tag. Our Private Client Advisors work closely with high income professionals to determine the best financing solution, lock in a preferred interest rate, and smooth the process to closing.

Small and medium-sized enterprises (SMEs) are the lifeline of our economy. We understand the needs of the self-employed and have developed programs for business owners that require no tax returns and rely solely on the cash flows and financial soundness of their enterprise(s).

Financing for today's needs, without sacrificing tomorrow's goals. Whether it's renovating their home, consolidating debt or seizing a time-sensitive business opportunity, asset rich borrowers can gain immediate liquidity to act on opportunities without risk to invested holdings.

Building the wealth effect one rentable door at a time. A true investor product with rates closer to prime than hard money. Clients may use the cash flow from the property to qualify. No tax returns or credit verification required and no limit on financed properties.

WE ARE **PRIVATE**
CLIENT LENDING.

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.

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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 OMEGA

PRODUCT BENEFITS AND CASE STUDY STRATEGIES

VIP PROGRAM

Most recent statement of qualified assets to cover asset depletion or dissipation ratios and we will streamline the paperwork and expedite the funding process.

HYBRID INCOME

Our hybrid income stream allows you to qualify clients into full documented income status using traditional tax return income and supplementing the income offsets with a synthetic income stream using our 36-month asset depletion simulator.

DEBT CONSOLIDATION

Bundling liabilities to improve debt service will be considered “Rate and Term” therefore maintaining the reduced 5% LTV.



PRIVATE CLIENT COLLECTIVE

THE ZENITH

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.

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Royce Private, Inc. dba Royce Private, a California Corporation, NMLS Consumer Access #1532732.

Loans made or arranged pursuant to a California Financing Law License.

Equal Housing Opportunity Statement

Royce Private, Inc. is an Equal Housing Lender and fully complies with all laws applicable to the conduct of its business, including those laws prohibiting discrimination such as the Fair Housing Act and the Equal Credit Opportunity Act.

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.