

NORTHSTAR FUNDING

66 Godwin Ave, Midland Park, NJ 07432
Phone: (800) 921-4858 | Email: info@nsfunding.com
NMLS #139369

High Net Worth Financing Strategies

Sophisticated Mortgage Solutions for Affluent Borrowers

Why High Net Worth Individuals Choose NON-QM

Traditional mortgage guidelines weren't designed for affluent borrowers with complex financial situations. NON-QM loans offer the flexibility and privacy that high net worth individuals need.

Specialized Loan Programs for HNW Borrowers

1. Asset Depletion Loans

Qualify based on your liquid assets rather than income. Perfect for retirees, trust fund beneficiaries, and investors living off portfolio returns.

- Minimum \$500K in liquid assets
- Income calculated by dividing assets by loan term
- No tax returns or pay stubs required
- Loan amounts up to \$5M+

2. Bank Statement Loans

Qualify using 12-24 months of personal or business bank statements. Ideal for business owners who write off significant expenses.

- No tax returns required
- Better expense ratios for business accounts
- Fast approval process
- Loan amounts up to \$3M+

3. Interest-Only Jumbo Loans

Maximize cash flow and investment flexibility with interest-only payments for 5-10 years.

- Lower monthly payments
- Free up capital for investments
- Tax-deductible interest (consult tax advisor)
- Loan amounts up to \$10M+

4. Foreign National Loans

U.S. property ownership without SSN or U.S. credit history. Perfect for international investors and expatriates.

- No SSN required (ITIN or passport)
- Foreign income and assets accepted
- Investment and second home purchases
- Loan amounts up to \$5M+

Tax-Efficient Financing Strategies

- **Interest Deduction:** Mortgage interest is tax-deductible up to \$750K loan amount (consult CPA)
- **Portfolio Leverage:** Keep investments growing while financing property purchases
- **Estate Planning:** Use mortgages to preserve liquidity for heirs
- **Asset Protection:** Separate property ownership from liquid assets
- **Opportunity Cost:** Low mortgage rates vs. investment returns can create arbitrage

Privacy & Discretion

High net worth borrowers value privacy. Our NON-QM programs offer:

- Minimal documentation requirements
- No need to disclose all income sources
- Confidential underwriting process
- Flexible entity structuring (LLC, trust, etc.)
- Experienced loan officers who understand complex situations

Real-World Examples

Case Study 1: Retired Executive

\$3M in liquid assets, minimal taxable income. Used asset depletion loan to purchase \$2M vacation home without liquidating investments. Loan amount: \$1.6M at 7.25%.

Case Study 2: Business Owner

\$500K annual revenue, but only \$80K taxable income after write-offs. Used 12-month bank statement loan to purchase \$1.5M primary residence. Loan amount: \$1.2M at 7.5%.

Case Study 3: Foreign National

International investor with no U.S. credit. Used foreign bank statements and 40% down payment to purchase \$2.5M investment property. Loan amount: \$1.5M at 8.0%.

Discuss Your Unique Situation

Every high net worth borrower has unique needs. Contact NS Funding for a confidential consultation about your financing options.

Phone: (800) 921-4858

Website: www.nsfunding.com