



Nation's #1 Mortgage Broker by Loan Size

\$365 Million Funded in 2015

\$1.2 Billion Funded since 2012



insignia
MORTGAGE

Nationally Recognized Loan Experts. Customized Loans. Competitive Rates.

You deserve better than the one size fits all model that many conforming lenders demand.

That's why we are here. Insignia Mortgage delivers custom-tailored loan solutions that are carefully aligned with your financial profile.

What makes Insignia an ideal loan choice for you? We focus on large transactions for high net-worth clients. Most have significant assets but fluctuating incomes. We also work with foreign nationals who earn income outside of the United States, or are buying in the United States for the first time.

With over \$1.2 billion in loan originations since our inception in 2012, we understand your requirements and meet them precisely.

"I have done business with Chris Furie for over 20 years, and, look to Chris and Damon to source financing on my most complex transactions that require an out of the box lending solution."

Kurt Rappaport, Westside Estate Agency
Wall Street Journal #4 Ranked Realtor 2013

As Seen In:
*The Wall
Street
Journal* >

THE WALL STREET JOURNAL.

Home World U.S. Politics Economy Business Tech Markets Opin.

REAL ESTATE | JUMBO JUNGLE

More Options for Mega Mortgages

Lenders are increasingly financing 'super jumbos,' home loans that typically range

High-net-worth borrowers are becoming more attractive to some smaller banks, too. Los Angeles-based **Insignia Mortgage** is finding a niche originating loans for regional Southern California banks hungry to put superjumbo loans on their books, says broker **Damon Germanides**. He and Insignia co-founder **Chris Furie** jointly originated more than \$320 million in mortgage financing in 2014 with an average loan size of \$1.6 million, he



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About the Founders



Chris Furie - Co-Founder

CA BRE: 01004991 NMLS: 357449

While many mortgage brokers tout experience, few can deliver a track record as accomplished as Chris Furie. Over the past 25 years, Chris has successfully secured some of the largest and most complex mortgage loans in the United States while maintaining an unyielding commitment to each of his client's needs. His first-class service, expertise and deep market knowledge have become a hallmark for clients and referral sources alike.

NATIONALLY RANKED:



Damon Germanides - Co-Founder

CA BRE: 01794261 NMLS: 317894

For over eleven years, Damon has been an industry leader in crafting mortgage loan solutions for high net-worth and high profile clients. Most recently, he partnered with Chris Furie to launch Insignia Mortgage. After receiving his MBA from the University of Southern California, Damon began his career in mortgage banking at Meridias Capital. He then worked at CS Financial until co-founding insignia Mortgage.

NATIONALLY RANKED:



California is Our Market

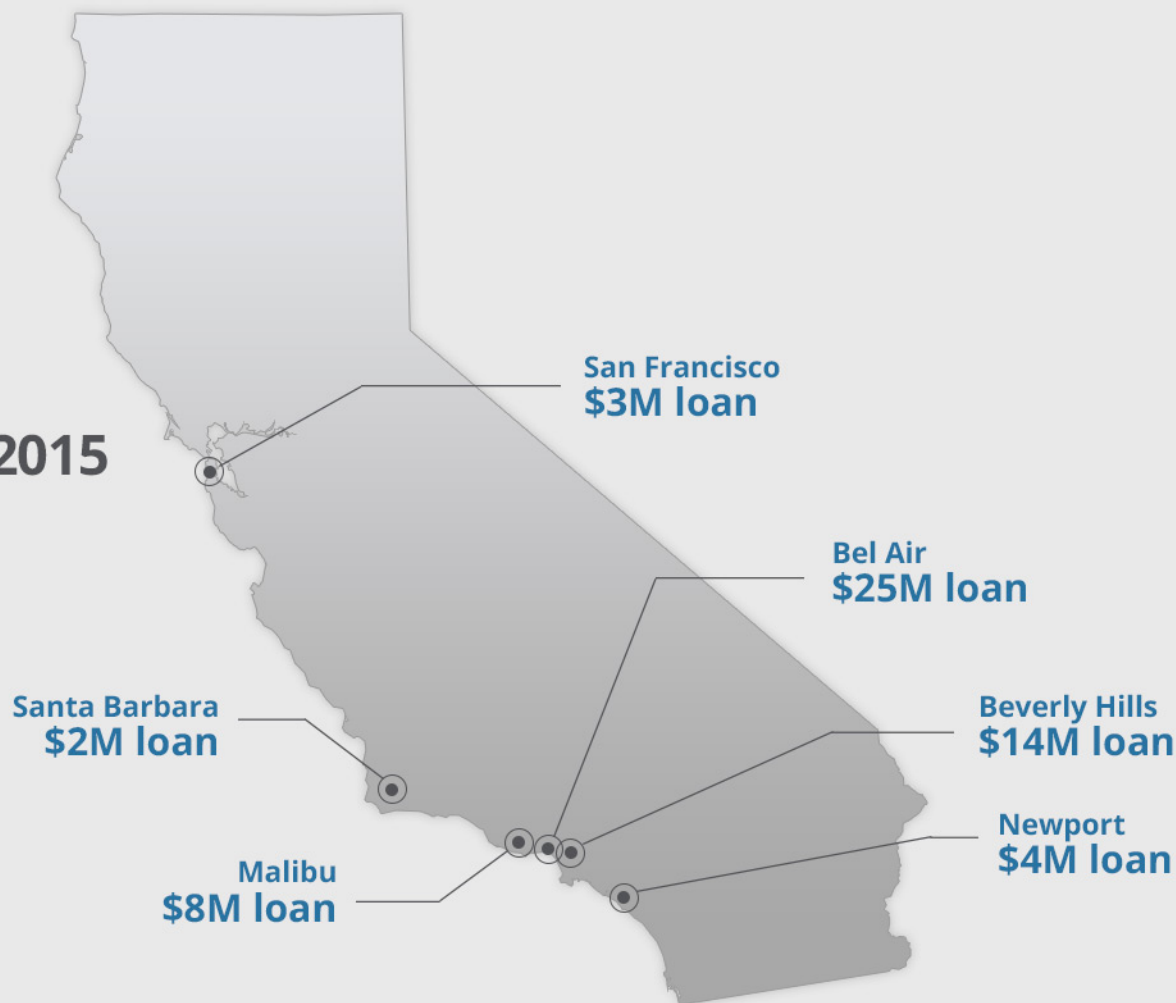
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What Insignia Can Offer You

Flexible Lending Solutions

- No tax return jumbo loans up to \$4.5 million, or 60% loan to value
- Loan products for Foreign Nationals up to \$25 million
- Competitive ARM rates, Interest Only up to \$15 million
- Turn key solutions for construction, multi-family and bridge loans

Tailor Made Solutions for High Net Worth

- Complex vesting structures: Irrevocable trusts, revocable trusts, LLC's and Limited Partnerships
- Cross collateralization of single family dwellings
- Exceptional team (including CPA and MBA) with proven track record of success in cash flow analysis, balance sheet underwriting and multi-layered tax structure

A Loan Origination Leader in Southern California

- Proprietary, long standing relationships with senior management of regional private banks and credit unions
- Each partner nationally recognized by Scotsman Guide and National Mortgage News
- Access to jumbo appraisers who have area specific expertise within the California marketplace

No Tax Return Loans

The Ideal Mix of Customized Products and Core Expertise for the Self-Employed and Recently Retired.

We structure customized no-tax return loan programs for both self-employed, real estate professionals, recently divorced and retired borrowers who have good credit and strong liquid reserves, and/or balance sheet.

- Ideal for investors who are self-employed or retired.
- Primary vacation and investment properties are eligible.
- Loans from \$500K to \$25 million and loan-to-values (LTV) up to 80%.
- Revocable, Irrevocable, LLC, LP or corporate entity structures all welcome.

Foreign National Program

The Ideal Mix of Products and Core Expertise for Foreign Nationals.

Insignia Mortgage has built unique lending relationships with sophisticated local banks and credit unions that understand how to review a foreign buyer's loan application and how to assess foreign-based financial documents. We offer customized programs for foreign buyers seeking jumbo loans.

- No US credit required. Foreign tax returns OK. Foreign assets allowed.
- Loan amounts up to \$25 million and loan-to-values up to 60%.
- Interest-only loans available.
- Irrevocable, blind trust, Limited Partnership, Corporate and LLC vesting all welcome.
- Minimum loan amount is \$500,000.

Apartment & Commercial Loans

Niche Multi-Family and Commercial Property Program Offerings throughout Southern California.

Insignia Mortgage specializes in niche multi-family and commercial property loans that are custom-tailored for borrowing scenarios that require a specific understanding of the local Southern California marketplace.

- Interest-only multi-family financing up to 60% loan-to-value (LTV).
- 5/1, 7/1 and 10/1 ARM.
- Access to regional banks & credit unions with local property expertise.
- Lines of Credit (LOC) up to \$5 million.
- Bank sourced short-term bridge loans: Prime + 2%.



Interest-Only & Fully Amortizing Loans

Access a Wide Range of Interest-Only & Amortizing Loans

Knowing which lender to submit a straightforward loan application to is key in today's purchase market. Insignia Mortgage has identified both regional and money center U.S. banking institutions that offer highly competitive terms for jumbo loans.

- Access local credit unions and New York money-center banks.
- Interest-only ARMs up to \$25 million.
- Competitive fixed rate mortgages up to \$10 million.
- Special programs designed for high-net-worth borrowers who are willing to bring assets over to the lender.



Construction and Land Loans

Bank Loans for New Construction, Commercial
& Multifamily

With construction financing, it's paramount to identify the right lending fit. We know our way around bank financing and bridge construction loans. Insignia Mortgage enjoys long-standing relationships with local lenders who can make fast decisions that benefits our clients.

- Access to local commercial banks and Wall Street real estate funds.
- 72 hour pre-approval, 30-day close. Rates starting at 4.75250% (4.399% APR).
- Developer financing up to \$45 million; loan-to-cost (LTC) up to 75%.
- Residential construction financing for primary and second home up to \$15 million.
- Commercial bridge-reposition loans up to \$20 million with loan-to-values (LTVs) up to 65%.
- Vacant land loans available up to \$10 million.

High Leverage Bridge Loans

High-End Residential Developer Financing and
Bridge Loans

Whether you need bank-financed or a bridge construction loan, Insignia Mortgage has long-standing relationships with lenders who will close on time make fast decisions and honor their terms.

- Loans from \$500,000 up to \$25 million.
- Up to 80% loan-to-value, or up to 100% with cross-collateralization.
- No tax returns required to qualify.
- Foreign borrowers ok.
- Close as quickly as 14 days.

Access to Lenders Who Will Say “OK”



- No tax returns required to qualify
- Loans to Foreign Nationals up to \$25 million
- Business funds for down payment
- LLC Vesting; Irrevocable Trust Vesting; Limited Partnership Vesting
- Construction loans for new home up to \$15 million
- Single family Investment property loans up to \$5 million
- Jumbo loans for borrowers with 10 plus investment properties
- 2nd Chance loan programs: short sale, foreclosure or bankruptcy – excellent interest rates and terms

Selected Recently Closed Transactions

CLOSED

Newport Beach

\$7,500,000 Loan Amount

55% LTV – Refinance

Loan to LLC; Cash-out

CLOSED

BEVERLY Hills

\$5,250,000 Loan Amount

60% LTV – Purchase

Cross-Collateralization; Asset
Consumption

CLOSED

PACIFIC PALISADES

\$25,000,000 Loan Amount

30% LTV – Purchase

Foreign National Loans;
Blind Trust

CLOSED

SAN FRANCISCO

\$2,200,000 Loan Amount

65% LTV– Refinance

Cash-out to pay off IRS tax lien

CLOSED

BEL AIR

\$5,150,00 Loan Amount

70% LTV – Purchase

Vesting in Corporation



A Five-Star Team Ready to Work for You

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