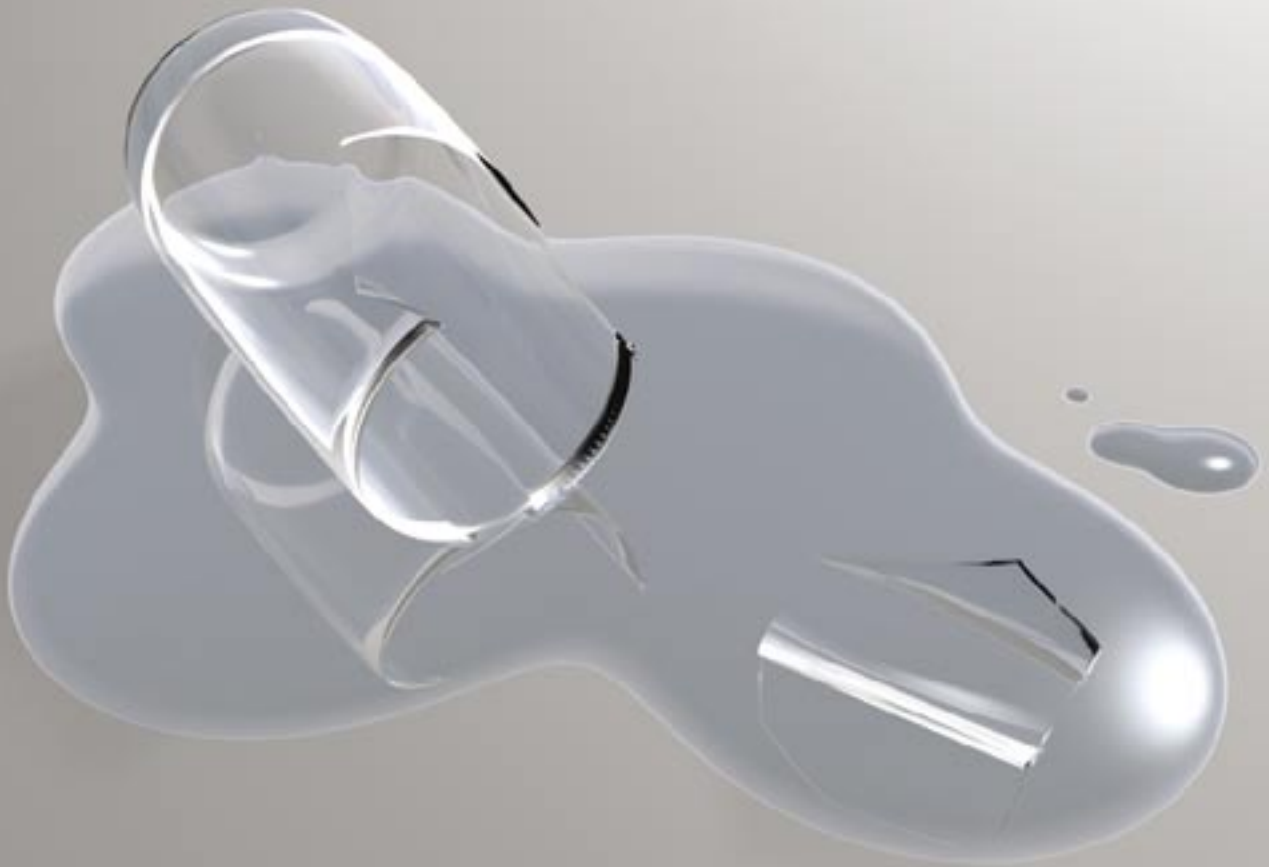


Accidents happen.

We can help clean up the mess
and restore your liquidity.



Empire Mortgage is a direct portfolio buyer of closed mortgage loans. We purchase performing, sub-performing, scratch & dent and distressed residential and mixed-use 1st lien mortgages. We buy single loans and pools of loans, typically closing in 20 to 30 days.

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Direct Buyers of Residential & Mixed-Use Mortgage Pools

Residential Loan Acquisitions

- Direct Portfolio Buyer
- Single Loans & Pools
- No Cumbersome Approval Process, Like Most “Street” Firms
- No Program Guidelines
- Pricing Provided on a Deal by Deal Basis
 - > Simply Submit Loan(s) For Bid

Types of Product Purchased

- Doc / Ratio Deficient
- Investor Fallout
- Securitization Fallout
- Buybacks / Kick-outs
- Insured & Uninsured FHA / VA
- Non-conforming
- Scratch & Dent
- Sub & Non-performing
- Bankruptcies & Foreclosures
- Seller Financed
- Mixed-use
- REO Properties

Business Overview

- Established 1993
- Direct National Portfolio Buyer
- Privately Owned Firm
- Headquartered in Hunt Valley, Maryland
- All Loans Serviced In-house
- Counter Party References Available upon Request

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Providing Liquidity Since 1993

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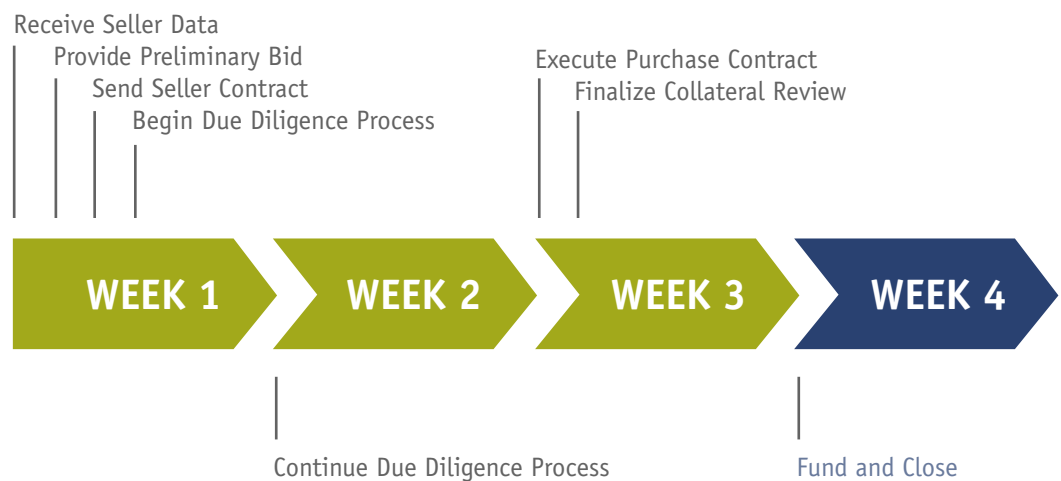
Our Approach

- Highly Responsive
 - > 24 Hour Indicative Bid Turn Around
 - > Ability to Fund Quickly (15 to 20 Days)
 - Standard Closing Time 30 Days
- Due Diligence Includes
 - > Review of Collateral & Servicing Files
 - > Review of Valuations & FICO Scores
- Purchase Servicing Released

Loan Data to Submit

- Current UPB
- Lien Position
- Next Due Date & Maturity Date
- Interest Rate
- Fixed or Adjustable
 - > Adjustable Rate Details
- FICO Score
- Pay History Counter
- City & State
- Property Value & Type
- FHA / PMI % (if any)

Loan Sale Process



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