

Getting the **runaround**  
from your current funding source?



call us...

Empire Mortgage's Seller Financed Division

**empiremortgage**

11350 McCormick Road Executive Plaza III, Suite 502 Hunt Valley, MD 21031

DIRECT BUYERS OF RESIDENTIAL & MIXED USE SELLER FINANCED MORTGAGES

[www.empmtg.com/sellerfin](http://www.empmtg.com/sellerfin) 866.924.1664

# Seller Financed Loan Acquisitions

- Empire's Seller Financed Division Established In 2004
- Purchasing Privately Held Notes
- Individual Loans & Pools
  - > \$30K Minimum Loan Size
- Highly Competitive Pricing
- Expertise & Flexibility
- Great Customer Service

## Types of Product Purchased

- Residential Mortgages
- Land Contracts
- Mixed-Use Mortgages
- Selected Sub And Non-Performing
- Selected Commercial Loans
- Full And Partial Purchases
  - > 1 Month Seasoning Required On All Product Types

## 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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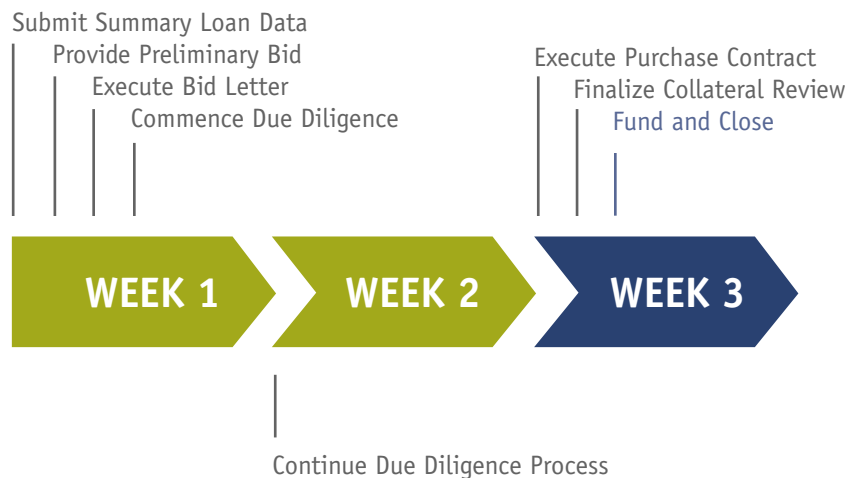
# Our Approach

- Highly Responsive
  - > 24 Hour Indicative Bid Turn Around
  - > Ability To Fund Quickly (15 Days)
    - Standard Closing Time 25 Days
- Due Diligence Includes
  - > Review Of Collateral & Servicing Files
  - > Review Of Valuations & Credit Scores
- Purchase Servicing Released & Servicing Retained

## Loan Data to Submit

- Property Type
- Occupancy
- Credit Score
- Lien Position
- Property City & State
- Property Sales Price & Date Sold
- Down Payment Amount
- Current Unpaid Principal Balance
- First Payment Date
- Next Payment Due Date
- Interest Rate
- P+I Payment Amount

## Loan Sale Process



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Where competitive pricing, creative solutions and dependable service come together to meet the needs of mortgage brokers & bankers everywhere



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