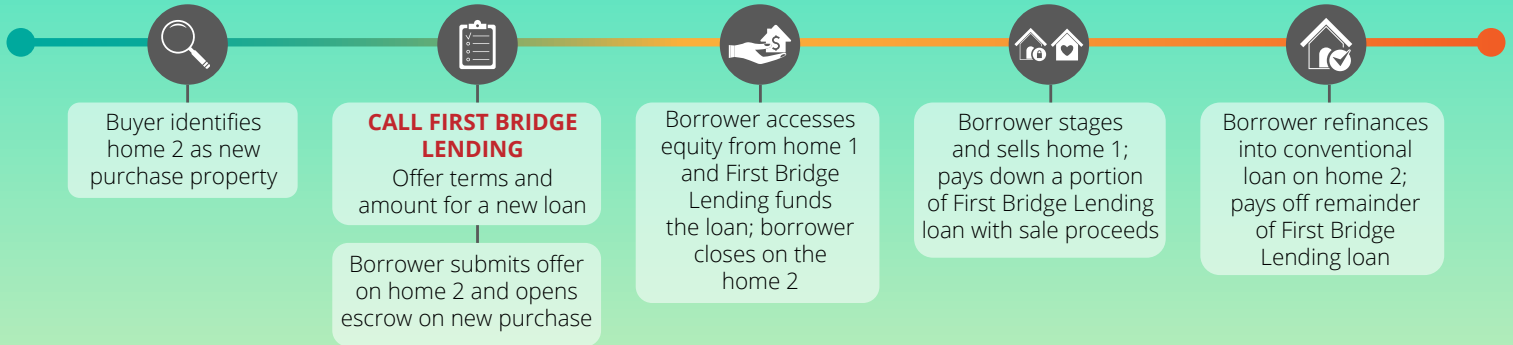


# FIRST BRIDGE LENDING OWNER OCCUPIED BRIDGE LOANS

## BRIDGE LOAN PROCESS



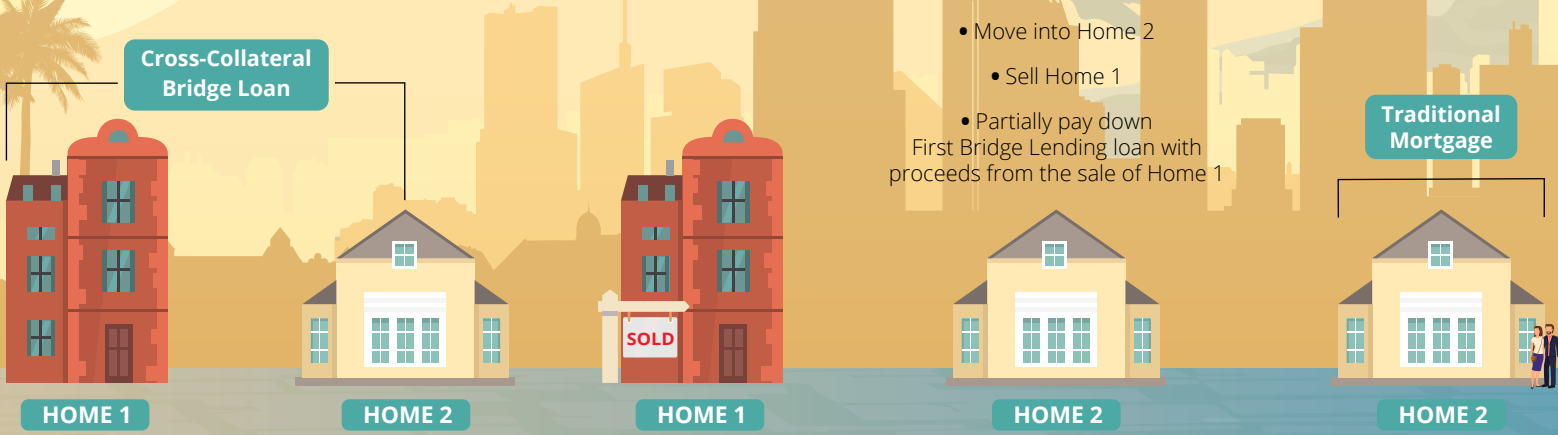
### ADVANTAGES

- Access buyer's current home equity as buying power toward a new property
- Close quickly on a new primary residence
  - Qualify for a low-interest conventional mortgage with a better debt-to-income ratio
- May be able to use First Bridge Lending loan in junior position to existing mortgage

### AVOID

- Overpaying for a new home
- Accepting a low offer on the current home
- Making contingent offers on the property the buyer wants to purchase
  - Settling for a non-ideal mortgage
- Waiting 30+ days for traditional bank financing

## CROSS-COLLATERAL LOAN STAGES



### NORTHERN CALIFORNIA

Chris Carey  
415-651-7058  
ccarey@firstbridgelending.com  
DRE #01212515 | NMLS #377644

### SOUTHERN CALIFORNIA

Scott Townes  
949-239-7135  
stownes@firstbridgelending.com  
DRE #01982219 | NMLS #1726407

