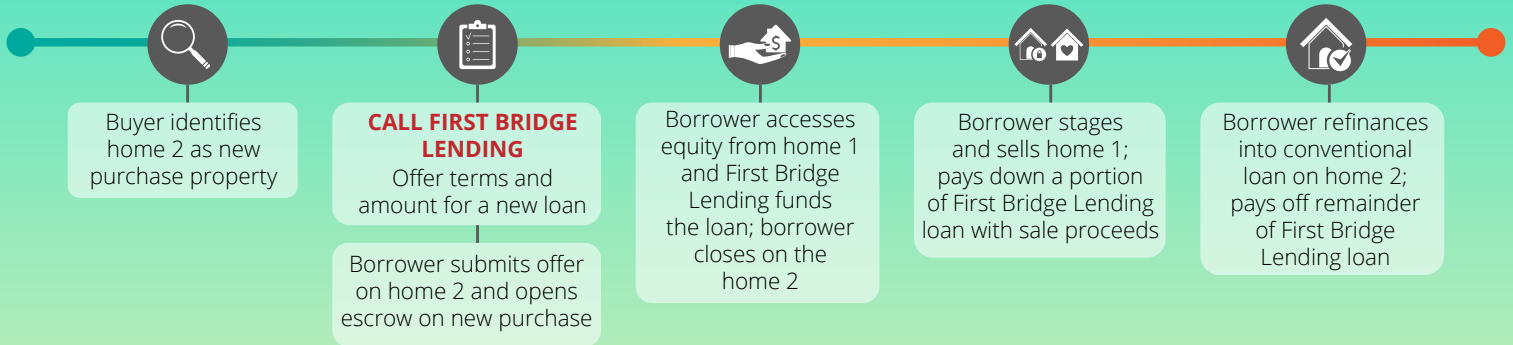


FIRST BRIDGE LENDING OWNER OCCUPIED BRIDGE LOANS

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



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