



Preferred Lender Program

Luxury Mortgage Group offers an unprecedented advantage over our competition with our exclusive Preferred Lender Program for your residential development. The following list highlights some of the many unique benefits to partnering your residential development with us:

- ❖ **Luxury Mortgage Group is a direct lender**
 - ◆ We “write our own paper” and have the capability to handle your volume of business.
- ❖ **We fund loans when competitors can not**
 - ◆ When necessary, acting as a mortgage broker allows us to fund difficult deals through our wholesale channels, many of our competitors do not have this ability.
- ❖ **We have higher loan to value maximums compared with competitors**
 - ◆ By enabling borrowers to leverage higher loan-to-value maximums, Luxury Mortgage Group will be closing a higher percentage of your buyers compared with larger institutions.
- ❖ **Pledged Asset Loans**
 - ◆ We have the ability to ‘pledge’ a clients stocks, bonds, etc. to facilitate the borrowing power of your upper echelon buyers.
- ❖ **We operate on a paperless transaction system**
 - ◆ We are proud to shape the industry by offering the highest level of mortgage banking efficiency in Clark County, Nevada.
- ❖ **Proven Preferred Lender Program**
 - ◆ Luxury Mortgage Group is proud to be the exclusive preferred lender for multiple high rise, mid rise, condo hotel and luxury home developments in Las Vegas and Reno.
- ❖ **Development wide online tracking of mortgage status reports**
 - ◆ Our website delivers the key information you need on the financing status of you project.
 - ◆ You may also sign up for automated e-mail or fax updates.
- ❖ **On-site Officer**
 - ◆ If you require an on-site loan officer to assist with your client’s mortgage questions, we will be happy to provide you with one.

Luxury Mortgage Group and their partners change the way everyone does business. Working together will enable us to close more of your buyer’s mortgages compared with any other mortgage lenders. Some may call it an obsession, at Luxury Mortgage Group however, the pursuit of excellence is a passion. While others diversify, we at Luxury Mortgage Group remain committed to what’s best.

Thank you for your time,

A handwritten signature in black ink, appearing to read "J. M. Fox", is written over a light blue horizontal line.

Jason M Fox, President