

When Other Lenders Say No — We Find a Way. Every Time.



Most lenders are limited to conventional guidelines. When a buyer falls outside those guidelines, they hear "no." CrossCountry Mortgage has something most lenders simply don't: an in-house portfolio loan program that allows us to approve loans on an exception basis — and say yes approximately 60% of the time.

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| <p>~60% Exception Approval Rate</p> | <p>In-House Portfolio Underwriting</p> | <p>Same Day Deal Desk Response</p> |
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What Is a Portfolio Loan?

A portfolio loan is a mortgage that CrossCountry underwrites and holds in-house — it never gets sold to Fannie Mae, Freddie Mac, or a secondary market buyer. Because we're not bound by agency guidelines, our underwriters can evaluate each loan on its individual merits and approve exceptions that other lenders can't touch.

Who It's For — Scenarios We Solve

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| <p>Self-Employed Borrowers Bank statement loans, P&L-based qualification, or alternative income documentation when tax returns don't reflect real income. Great for borrowers who are self-employed, have non-traditional income or inconsistent income.</p> | <p>Near Miss Borrowers An alternative way to qualify borrowers that don't meet agency or jumbo guidelines. Recent credit event (bankruptcy, short sale, foreclosure), high DTI, no credit score, out of box income calculations.</p> |
| <p>Non-Warrantable Condos High investor concentration, litigation, low reserve ratios — properties that Fannie/Freddie won't touch. We underwrite the borrower and the property together.</p> | <p>Investor Loans (DSCR) Qualifies an investment property based on its rental income instead of the borrower's personal income. Minimal documentation, fast turn times, rapid acquisition of multiple properties.</p> |
| <p>Asset-Based Borrowers Borrower qualification is determined based on financial assets rather than DTI. Great for high-net-worth borrowers, clients who recently sold their business, retirees, recent job changers.</p> | <p>Foreign Nationals & ITIN Borrowers Non-US citizens and ITIN borrowers purchasing primary or investment properties — a growing market most lenders turn away entirely.</p> |

How It Works — The Exception Process

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| 01 | Send Us the Scenario Text, call or email the scenario to us or connect us directly with your buyer so that we can understand the situation. |
| 02 | Deal Desk evaluation The team reviews the situation and preliminarily identifies whether it fits portfolio guidelines and/or requires an exception. We will give a preliminary response and next steps same day. |
| 03 | The Pre-Approval Process Once we determine a pathway, we will work directly with the client to assemble their file and begin the formal process of approving their loan. The process and timing to complete the loan is the same as conventional loans. |
| 04 | Exception submitted to in-house underwriting If an exception is needed, it will be formally requested upon submission of the loan to underwriting and they will evaluate the entire loan and exception in one step. Our portfolio underwriters review on individual merit — no automated decisioning, no agency checklist. Real humans making real decisions. |
| 05 | Decision returned quickly If we can't do it, we'll tell you why and what would change that. |

Have a Client That Doesn't Fit the Box?

Text Jeff the scenario. If anyone can find a way to say yes, it's us.
Call/Text to Deal Desk: 720-200-5464 | or email to teamaronheim@ccm.com
response within the hour



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