

WHOLE LOAN TRADING AND PARTICIPATION OPPORTUNITIES

▶ **AUTO LOANS**

Searching for Buyers

Newly Originated Bulk Portfolios - Searching for buyers interested in purchasing portfolios of auto loans in bulk portfolios of \$10 million to \$150 million. Weighted average credit characteristics – FICO 740 and higher, Opportunity for repeat trades on a monthly or quarterly basis. We have multiple sellers including banks and credit unions – option to trade as whole loans or as participations.

▶ **CONSUMER UNSECURED / MARKETPLACE LOANS**

Searching for Buyers

Newly Originated Consumer Unsecured Loans - Searching for buyers interested in purchasing portfolios of consumer unsecured loans on a bulk or forward flow basis.

Searching for Sellers

Newly Originated Consumer Unsecured Loans - Searching for originators interested in selling portfolios of consumer unsecured loans on a bulk or forward flow basis.

Secondary Re-trades of Seasoned Marketplace Loans - Searching for holders of marketplace loans interested in reducing their holdings.

▶ **HOME EQUITY LINES OF CREDIT (HELOCs)**

Searching for Buyers

Newly Originated Bulk Portfolios - Searching for buyers interested in purchasing portfolios of home equity lines of credit (HELOCs) in bulk portfolios of \$2 million to \$50 million. Weighted average credit characteristics – FICO > 740, CLTV < 85%, DTI < 37. Opportunity for repeat trades on a monthly or quarterly basis.

Newly Originated Flow –Best Efforts - Searching for buyers interested in purchasing portfolios of home equity lines of credit (HELOCs) on a best-efforts basis (loan by loan delivery). Multiple counterparties available in various geographies.

Searching for Sellers

Newly Originated Bulk Portfolios - Searching for sellers interested in trading portfolios of home equity lines of credit (HELOCs) in bulk portfolios of \$2 million - \$50 million. No geographical restrictions. Opportunity for repeat trades on a monthly or quarterly basis.

Pre-Crisis Vintage Seasoned Portfolios - Searching for financial institutions interested in repositioning their portfolios by selling portfolios of home equity lines of credit (HELOCs) in bulk portfolios of any size. No geographical restrictions.

▶ HOME EQUITY (CLOSED-END SECOND MORTGAGES)

Searching for Buyers

Newly Originated Bulk Portfolios - Searching for buyers interested in purchasing portfolios of closed-end fixed rate home equity loans in bulk portfolios of \$2 million to \$10 million. Weighted average credit characteristics – FICO > 740, CLTV < 85%, DTI < 37. Opportunity for repeat trades on a monthly or quarterly basis.

Newly Originated Flow –Best Efforts - Searching for buyers interested in purchasing portfolios of close-end fixed rate home equity loans on a best-efforts basis (loan by loan delivery). Multiple counterparties available in various geographies.

Searching for Sellers

Newly Originated Bulk Portfolios - Searching for sellers interested in originating / selling portfolios of closed-end fixed rate home equity loans in bulk portfolios of \$2 million - \$50 million. No geographical restrictions. Opportunity for repeat trades on a monthly or quarterly basis.

Pre-Crisis Vintage Seasoned Portfolios - Searching for financial institutions interested in repositioning their portfolios by selling portfolios of Home Equity Loans (Closed-end Second Mortgage) in bulk portfolios of any size. No geographical restrictions.

▶ HOME IMPROVEMENT LOANS

Searching for Buyers

Newly Originated Bulk Portfolios - Searching for buyers interested in purchasing portfolios of home improvement loans in bulk portfolios of \$10 million to \$20 million. Weighted average credit characteristics – FICO > 740, DTI < 35. Opportunity for repeat trades on a monthly or quarterly basis.

▶ JUMBO ARMS

Searching for Buyers

Newly Originated or Seasoned Bulk Portfolios - Searching for buyers interested in purchasing portfolios of Jumbo Mortgages (Fixed or ARMS) ranging from \$10 to \$200 million. Opportunities exist for QM, Expanded Jumbo, and Non-QM.

Searching for Sellers

Newly Originated or Seasoned Bulk Portfolios - Searching for sellers interested in originating / selling portfolios of Jumbo Mortgages (Fixed or ARMS) ranging from \$10 million to \$200 million. Opportunities include QM, Expanded Jumbo and Non-QM. Opportunity for repeat trades on a monthly or quarterly basis.

▶ NPLS / RPLS

Searching for Sellers

Seasoned Bulk Portfolios - Searching for financial institutions interested in repositioning their balance sheet through sales of non-performing loans (NPLs) or re-performing loans (RPLS). Both first mortgages and second mortgages.

▶ **RV LOANS**

Searching for Buyers

Newly Originated or Seasoned Bulk Portfolios - Searching for buyers interested in purchasing portfolios of RV portfolios ranging from \$20 to \$500 million. Weighted average credit characteristics – FICO > 740. Opportunity for repeat trades on a monthly or quarterly basis. We have multiple sellers including banks and credit unions – option to trade as whole loans or as participations.

Searching for Sellers

Newly Originated or Seasoned Bulk Portfolios - Searching for sellers interested in originating / selling portfolios of RV loans in bulk portfolios of \$20 million to \$100 million. Opportunity for repeat trades on a monthly or quarterly basis.

▶ **RESIDENTIAL SOLAR LOANS**

Searching for Buyers

Newly Originated Bulk Portfolios - Searching for buyers interested in buying newly originated solar loans. Weighted average credit characteristics – FICO > 730. Opportunity for forward flow agreements.

▶ **STUDENT LOANS**

Searching for Buyers

Newly Originated Bulk Portfolios- Searching for buyers interested in purchasing portfolios of private student loans ranging from \$20 million or more. Weighted average credit characteristics – FICO > 720. Opportunity for repeat trades on a monthly or quarterly basis.

LEND