IN PARTNERSHIP WITH COMMUNITY CAPITAL
| FOR ADVISOR USE ONLY |

COMMUNITY CAPITAL

RESIDENTIAL MORTGAGES

RESIDENTIAL FINANCING MADE PERSONAL

Concierge home financing for primary residences, second homes, and investment property — structured for speed, clarity, and execution.

INTERNAL USE

An Elevated Mortgage Experience

For many clients, a mortgage is one of the largest and most personal financial decisions they will make — and rarely a simple one. **Residential lending** funds the purchase, refinance, or renovation of a home, and the right structure depends on the client's income profile, property, and broader balance sheet.

Most mortgages are placed through our dedicated partnership with **NBKC Bank** — *a top-rated national lender* offering preferred pricing, fast quotes, and concierge service. For larger or more complex financings, we **also draw on a curated network of additional lenders** — bringing the flexibility that high-net worth and complex profiles rarely find through standard retail channels.

From a first purchase to a strategic refinance or a cash-out for liquidity, advisors are instrumental in surfacing these opportunities — deepening the relationship while keeping the client's investment portfolio intact.

WHERE RESIDENTIAL LENDING IS APPLIED

- **Purchasing** a primary home, second home, or vacation property
- **Refinancing** to secure better terms or reduce monthly payments
- **Self-employed borrowers** or those with complex income profiles
- **Trust, LLC, or other entity-based** ownership structures
- **Acquiring** a residential investment or rental property

PREFERRED MORTGAGE PARTNER

Powered by our partnership with NBKC Bank

For most residential mortgages, clients work through our dedicated partnership with **NBKC Bank** — a top-rated national lender — with a fast online application, preferred pricing with no lender fees, and a dedicated loan officer providing support and guidance from application to close.

Quote in 1 day | Preferred pricing | No lender fees | Dedicated loan officer

Larger or more complex financing?

For financing that falls outside traditional mortgage lending — ***including mortgages above $5M*** — we tap our curated network of additional lenders, with the same dedicated team supporting the client through closing.

OUR PROCESS

1. Submit **INQUIRY** — *Identify the home-financing need and align it with the client's broader plan.*
2. Lender **REVIEW** — *We review the client's profile, property, and goals to shape the right approach.*
3. Tailored **QUOTE** — *The scenario is presented to our network of preferred mortgage lenders.*
4. Credit & **UNDERWRITING** — *Our team works with you and the lender through underwriting and loan closing*
5. Closing & **FUNDING** — *The team and the advisor stay engaged to support the client's long-term objectives*

COMMUNITY CAPITAL

Residential Mortgage Lending

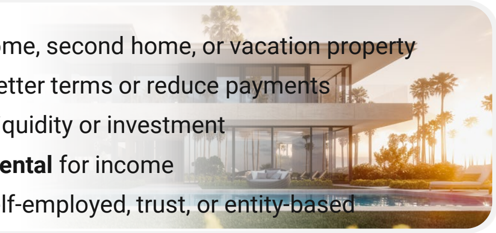
Residential financing supports the purchase, refinance, or renovation of primary, second, and investment homes — including both conforming and custom solutions for complex borrower profiles.

RESIDENTIAL FINANCING OVERVIEW

A **residential mortgage** is financing secured by a lien on residential real estate, used to purchase, refinance, or renovate a home for personal or investment use. Loans are typically structured as **fixed- or adjustable-rate** mortgages and may be conforming or non-conforming based on loan size and borrower profile. For high-net-worth and complex profiles — trusts, LLCs, or self-employed borrowers — financing is highly-tailored, with access to lenders offering more flexibility and concierge service than standard retail channels.

USE CASES

- **Purchasing** a primary home, second home, or vacation property
- **Refinancing** to secure better terms or reduce payments
- **Cash-out refinance** for liquidity or investment
- **Acquiring a residential rental** for income
- **Specialty borrowers** - self-employed, trust, or entity-based



FACTORS LENDERS EVALUATE

Income & Employment	Verifiable income, including self-employed and K-1 profiles
Credit Profile	Credit history, score, and overall financial strength and overall financial strength
Loan-to-Value	Down payment / equity; high LTV may add mortgage insurance
Property & Occupancy	Property type and primary, second, or investment use
Borrower Structure	Individual, trust, or LLC ownership

TYPICAL LOAN PARAMETERS

Loan Amounts	Up to $5M+ *(larger with select lenders)*
Interest Rate Type	Fixed or Adjustable
Loan Purpose	Purchase, Refinance, or Renovation
Property Type	Primary, Second, or Investment
Loan-to-Value	High LTV may require mortgage insurance
Amortization	15 – 30 years
Recourse	Full recourse *(personal guarantee typical)*
Documentation	Income, assets, credit; flexible for self-employed
Loan Fees	Vary by lender; closing costs apply

Note: Parameters are illustrative and subject to lender guidelines and individual borrower qualifications.

ASSET CLASSES FINANCED

- Primary Residence
- Second / Vacation
- Condo / Townhouse
- Investment / Rental
- 1-4 Unit

WHY OUR APPROACH DELIVERS

From initial evaluation to closing, we deliver clarity, access, and execution — so you can move ahead with confidence.

- NBKC & a Curated Network
- Solutions for Complex Profiles
- Concierge, High-Touch Service
- Speed, Support & Execution

END-TO-END EXECUTION SUPPORT

From initial evaluation to closing, our solution delivers clarity, access, and execution – so you can move ahead with confidence.

- **Access** to a curated network of preferred mortgage lenders
- **Guidance** on structure, documentation, and positioning
- **White-glove management** from application through to closing
- **Dedicated loan-officer support** from start to finish
- **Seamless coordination** with our team, you and your client

GETTING STARTED

> Ready to Explore Residential Lending Solutions?

For more information, please contact our team directly or submit an inquiry through the site on the ***Residential*** lending page:

LENDING SOLUTIONS TEAM

- capitalsolutions@communityct.com
- (888) 745-1837
- lendingsolutions.communitycapital.ai/

** All inquires are handled with strict confidentiality*