

PARTNER PROGRAM

We offer 2 types of programs for new partners, the **Broker Program** and the **Referral Program**. Below is a side-by-side comparison of both programs outlining the difference in compensation, submission process, and activity level required.

In short, the **Broker Program** is ideal for experienced lending professionals who would be active in the funding process from origination through closing. Broker Partners would need to obtain the appropriate documentation required for loan submission. Each new Broker Partner is assigned a dedicated Account Executive who manages their account, assists with the processing, underwriting & approval processes, and can answer any loan scenario-related questions.

On the flip side, the **Referral Program** is more hands-off since it's designed for companies and individuals who come across real estate loan leads but choose not to participate in the qualifying, processing, underwriting, and closing stages of the transaction. Referral Partners simply submit leads, have one of our talented Loan Officers handle all of the legwork, and simply collect commission when the deal funds.

	BROKER PROGRAM	REFERRAL PROGRAM
Compensation	up to 3%	up to \$5,000
Submission Type	Loan Package	Lead
Submit To	Account Executive	Partner Portal URL
Deal Activity	Brokers are encouraged to help gather documents from the borrower and assist through closing.	None
PARTNER AGREEMENT	Download	Download

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LENDING SNAPSHOT

Compare your loan scenario using the below matrix. Once you've determined which program is a good fit, proceed to the specific guidelines on the following pages.

	RESIDENTIAL				COMMERCIAL		
	Stated Income	No-Doc	Hard Money	Full-Doc	Stated Income	Hard Money	Full-Doc
Minimum Loan Amount	\$500k	\$500k	\$500k	\$500k	\$500k	\$500k	\$500k
Maximum Loan Amount	\$2.5M	\$2.5M	\$15M	\$1.5M	\$5M	\$15M	\$50M
Interest Rates	6.74%+	6.49%+	6.99%+	4.99%+	6.99%+	6.99%+	3.70%+
Loan Terms	30 Years	30 Years	6 Months - 5 Years	30 Years	30 Years	6 Months - 5 Years	25 Years - 30 years
Maximum LTV (Purchase)	75%	80%	80%	75%	75%	65%	80%
Maximum LTV (Refinance)	75%	75%	75%	75%	75%	65%	80%
Minimum Credit Score	620	500*	500	660	620	500	660

*refer to specific program guidelines, minimum FICO based on location of the subject property.