



CORIENT

2025

Corient In-House Lending Solutions

Description of Services



The aim of our lending solutions team is to provide a concierge, **white glove service** to our clients for all things debt financing. From **finding the best rates to selecting the correct debt solution** tailored to the client's specific needs.



We will **tap our network of national, international, local, and niche lenders** to find the best path for our clients in need of new debt or refinancing. This team will **act as a free loan broker** for our largest, most complex clients.



The lending solutions team can **offer as much or as little assistance to clients as they like**. Whether it be simply making the intro then stepping back or being CC'd on every email with the lender.

Lending Team's Focus

The focus of the lending solutions team is primarily for unique, non-standard loans. Most non-mortgage loans will fall under this category in which we can assist.

We recognize that mortgages are often the most common requests that we receive from clients. In order to provide the highest-level service and attention our clients expect, the team should only be engaged for mortgages that don't fit the traditional mold. The team will only provide full hands-on assistance for loans in which the property or borrower has a unique characteristic that most national lenders would have difficulty underwriting.

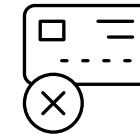
Examples include



Multiple buildings
on one lot



Client is self-
employed or retired



Client has
bad credit



Construction/
Renovation

Typical Process to Lending Solution

- 1 Client contacts Advisor with lending need
 - Ex. Wants to buy house & needs a mortgage
 - Ex. Needs a loan to accomplish a goal, unsure what type of loan
- 2 Advisor collects the required information from the client and completes the Loan Request Form*
- 3 Advisor emails the completed Loan Request Form to the Lending Solutions team
- 4 Provide gathered loan terms & rates to the advisor to share with the client
 - A call can be scheduled with the Client, Advisor and Lending Specialist to discuss available options
- 5 If client decides to proceed, Corient Lending Specialist introduces the client & advisor to the chosen lender(s)
- 6 Client/Advisor can decide if they want to run the process themselves or continue to loop in the Corient Lending Specialist for support throughout the loan underwrite & closing

*Available on WealthNet on Lending Solutions page

Loans for the In-House Lending Team

**Residential & Commercial
Mortgages**

**Construction,
Renovation, & Land**

Business Lines & Loans

**Secured &
Unsecured Lines**

**Private Stock &
Option Exercise**

HELOCs & Reverse Mortgages

**Aircraft &
Yachts**

Artwork & Luxury Assets

**General & Limited
Partner Loans/Lines**

Crypto

Thank you