smpl mortgage
GENERATIONAL LENDING



ESTATE PLANNING MORTGAGE SERVICES

Transform Liabilities into Assets

Liability Management solves planning challenges from the liability side of the Balance Sheet.

Trustee Financing

-Parent/child exclusion -Beneficiary equalization -Renovation
-Irrevocable trusts
-Two-step qualification process (final mortgage)

Probate Financing

-Inheritance advance
-Private money
-Preliminary mortgage qualification

Financing

-Purchase & refinance
-Second/vacation home
- HELOC's
-HECM/reverse mortgage
-Retirement income planning

THE TRUST FINANCING EQUALIZATION PROCESS

1. *Provide a cost benefit analysis of trust financing to equalize the trust assets, including Parent-Child Exclusion*
2. *Loan is made to trust to equalize assets.*
3. *All Trust Assets are distributed to beneficiaries including real estate. (Estate/Trust Attorney)*
4. *Conventional loan is made to beneficiaries. Parent/Child exclusion to preserve tax base is captured.*

SMPL Mortgage streamlines the entire process to enhance efficiency and communication.

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