



# PROTEQUITY

*The Superior Equity Default Solution*

*Protequity allows lenders to increase loan-to-value for equity & second mortgages, while being protected from loss due to borrower default\**

\* BACKED BY A.M. BEST A+ RATED INSURANCE COMPANY

## PROGRAM BENEFITS

- » Ability to expand Loan to Value threshold up to 100%
- » Broadens the loan eligibility spectrum, thus increasing the overall portfolio significantly
- » Expanded reach to stronger borrowers
- » Single rate for all eligible loan types
- » Increased cross-selling opportunities
- » Defaulted loans eligible for claim payment once they are 90 days delinquent
- » Expand lending without increasing balance sheet risk
- » Seamless implementation

## ELIGIBLE LOANS

- » Closed End Home Equity Loans (HELOANS)
- » Open End Home Equity Lines of Credit (HELOCS)
- » Purchase Money Seconds (Piggyback Loans)
- » Home Improvement Loans
  - » Secured up to \$250,000
  - » Unsecured up to \$25,000



PLEASE COMPLETE THE ATTACHED PROPOSAL REQUEST / APPLICATION, OR CONTACT OUR MARKETING DEPARTMENT FOR MORE INFORMATION: 800-533-9469 · [MARKETING@LEEANDMASON.COM](mailto:MARKETING@LEEANDMASON.COM)