

# Lending Solutions

## Solution Overview

A comprehensive reference guide for financial advisors covering all Sequoia lending product categories — structured for advisor use and client conversations.

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150+

LENDING PARTNERS

50

STATES LICENSED

6

PRODUCT CATEGORIES

# Residential Mortgages

01 | Product Overview

150+

LENDING PARTNERS

50

STATES LICENSED

\$20M+

MAX LOAN SIZE

## Mortgage Solutions for High-Net-Worth Clients

Jumbo, super-jumbo, and portfolio loans engineered for complex financial profiles — with the service standards your clients expect. We work directly with advisors to identify the right structure, source competitive terms, and manage the process from start to close.

### LOAN PRODUCTS

#### Jumbo & Super-Jumbo

Loan amounts from \$1M to \$20M+ for primary residences, vacation properties, and investment homes — structured to your client's balance sheet and income profile.

#### Expedited Closings

White-glove processing with dedicated underwriters ensures competitive timelines, even on complex transactions requiring additional documentation.

#### Portfolio Loans

Non-conforming loans held in-house, offering flexible underwriting for clients with complex income streams, multiple properties, or unique asset structures.

#### Nationwide Coverage

Licensed in all 50 states with lender relationships across the country, including markets with unique regulatory and underwriting requirements.

### KEY ADVANTAGES

- Access to 150+ lending institutions including private banks and portfolio lenders
- Single point of contact for advisor and client throughout the entire process
- Dedicated support for clients with foreign income, self-employment, or trust structures
- Competitive rates sourced through our broad lender network — not available through retail channels
- Transparent communication at every stage — no surprises, no delays

### IDEAL FOR

- > Vacation & second homes
- > Investment properties
- > Primary residence purchases
- > Clients with complex income

Lending Solutions Team

(866) 306-3365 | [lendingsolutions@sequoia-financial.com](mailto:lendingsolutions@sequoia-financial.com)

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# Home Equity Lines of Credit

02 | Product Overview

**\$5M+**

MAX LINE SIZE

**50**

STATES LICENSED

**150+**

LENDER PARTNERS

## Flexible Liquidity Backed by Home Equity

HELOCs designed for high-net-worth clients who want access to capital without disrupting their investment portfolio. We help advisors identify when a HELOC is the right tool — and then execute with precision.

### HELOC SOLUTIONS

#### High-Limit Lines of Credit

Lines from \$250K to \$5M+, structured around your client's home equity, overall financial picture, and intended use.

#### Revolving Access

Draw, repay, and redraw as needed — giving clients ongoing liquidity without repeatedly refinancing or applying for new credit.

#### Preferred Rate Structures

Access to rate structures through our private and portfolio lender network — often unavailable through traditional retail banking channels.

#### Non-Disruptive Structure

Works alongside existing mortgages without disturbing the primary lien, preserving your client's current financing arrangements.

### KEY ADVANTAGES

- Access to portfolio lenders offering non-standard HELOC structures and flexible draw periods
- Ideal for clients with significant home equity who want to preserve their investment portfolio
- Dedicated advisor support throughout the application, underwriting, and closing process
- Transparent process — no surprises, no hidden fees, clear communication at every stage
- Minimum line size: \$250,000 | Available in all 50 states

### STRATEGIC USE CASES

- › Bridge financing
- › Tax planning & liability management
- › Home improvement
- › Education / lifestyle needs

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# Commercial / Business Lending

03 | Product Overview

**\$500K+**

MIN LOAN SIZE

**50**

STATES LICENSED

**150+**

LENDER PARTNERS

## C&I Financing & Business Capital Solutions

Commercial and industrial lending for working capital, business acquisition, and SBA-backed financing — structured for complexity, executed with precision. We coordinate directly with lenders so advisors can focus on their clients.

### WHAT WE OFFER

#### SBA 7(a) Loans

The flagship SBA program for business acquisition, working capital, equipment, and expansion. Loan amounts up to \$5M with flexible terms and lower down payment requirements.

#### Working Capital Lines

Revolving credit facilities for distribution, manufacturing, and operating businesses — sized to the client's revenue cycle and capital needs.

#### Business Acquisition

Term loans and structured financing for ownership transitions, management buyouts, and partnership buy-ins across a range of industries.

#### Bridge & Term Loans

Short-term bridge loans for time-sensitive acquisitions and refinancing, with fast execution and flexible exit strategies.

### CASE STUDIES

#### Working Capital Line — \$4.5M

Distribution business sought a revolving credit facility to manage seasonal inventory cycles. Sequoia sourced a \$4.5M revolving line through a regional commercial bank, structured around the company's receivables and inventory.

#### Business Acquisition — SBA 7(a) — \$6.2M

Manufacturing business ownership transition financed through SBA 7(a). Advisor coordinated with Sequoia to structure the acquisition financing alongside the client's wealth plan, preserving liquidity and minimizing equity contribution.

### KEY ADVANTAGES

- Relationships with regional banks, private lenders, and institutional capital sources
- Experience with complex deal structures — SBA 7(a), working capital, and acquisition financing

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# Commercial Real Estate Financing

04 | Product Overview

**\$500K+**

MIN LOAN SIZE

**50**

STATES LICENSED

**150+**

LENDER PARTNERS

## CRE Financing for Investors & Developers

Commercial real estate financing for office, retail, industrial, multifamily, and mixed-use properties — including owner-occupied and investor-held assets across major and secondary markets. We source the right capital partner and manage the process from term sheet through closing.

### WHAT WE OFFER

#### CRE Acquisition & Refinance

Financing for office, retail, industrial, and mixed-use properties in major and secondary markets — owner-occupied and investor-held.

#### Multifamily Financing

Acquisition and refinance loans for 5+ unit residential investment properties, including value-add and stabilized assets.

#### Construction & Development

Ground-up construction loans and renovation financing with flexible draw structures and experienced lenders who understand development timelines.

#### Bridge Financing

Short-term bridge loans for time-sensitive acquisitions, repositioning, or refinancing — with fast execution and flexible exit strategies.

#### SBA 504 Loans

SBA 504 program for owner-occupied commercial real estate — enabling business owners to acquire or improve property with below-market fixed rates and low down payments.

### KEY ADVANTAGES

- Relationships with regional banks, debt funds, life companies, and private bridge lenders
- Experience with complex structures — mezzanine, preferred equity, and construction draws
- Advisor serves as single point of contact — we manage all lender coordination
- Nationwide coverage including major and secondary markets

# Specialty Financing

05 | Product Overview

**\$10M+**

MAX LOAN SIZE

**5+**

ASSET CLASSES

**150+**

LENDER PARTNERS

## Physician Financing & Luxury Asset Lending

Bespoke financing for medical professionals and high-value personal assets — aircraft, yachts, exotic vehicles, and collectibles — through lenders who understand the asset class, the market, and the expectations of high-net-worth clients.

### ASSET CLASSES & PRODUCTS

#### Physician Financing

Tailored lending for medical professionals — practice acquisition, partnership buy-ins, and equipment financing. Structured for the unique income and liability profile of physicians and healthcare business owners.

Loan range: \$500K – \$5M+

#### Marine Finance

Yacht and boat financing for new purchases, refinancing, and liveaboard arrangements with flexible term structures and experienced marine asset valuers.

Loan range: \$250K – \$10M+

#### Art & Luxury Collectibles

Asset-backed lending against fine art, jewelry, and high-value collectibles — providing liquidity without requiring a sale of appreciated assets.

Loan range: \$250K – \$5M+

#### Aviation Finance

Private aircraft financing for fractional ownership, whole aircraft, and pre-buy transactions — structured with lenders who specialize in aviation assets.

Loan range: \$500K – \$10M+

#### Exotic & Classic Vehicles

Financing for rare and exotic vehicles, classic cars, and motorsport assets — leveraging lenders with deep expertise in specialty vehicle valuation.

Loan range: \$250K – \$5M+

### CASE STUDY

#### Medical Practice Financing — \$2.4M Partnership Buy-In

A physician client sought to acquire a partnership stake in an established medical practice. Sequoia structured a \$2.4M practice acquisition loan through a specialty healthcare lender, enabling the buy-in without disrupting the client's investment portfolio.

# Securities-Backed Lines of Credit

06 | Product Overview

**\$250K+**

MIN LINE SIZE

**Yes**

NO FORCED SALES

**ACCESS**

TAX-EFFICIENT

## Liquidity Without Liquidating Your Portfolio

Access capital against your client's investment portfolio without selling positions, triggering capital gains taxes, or disrupting a carefully constructed long-term strategy. We identify the right SBLOC provider and manage the process from start to close.

### HOW IT WORKS

#### 01 Pledge Portfolio

Client pledges eligible investment assets as collateral for the line of credit.

#### 02 Establish Line

Lender establishes a revolving credit line based on portfolio value and eligible collateral.

#### 03 Draw Capital

Client draws funds as needed for real estate, taxes, business, or lifestyle needs.

#### 04 Repay & Redraw

Repay on your schedule and redraw as needed — portfolio stays invested throughout.

### KEY BENEFITS

#### Portfolio Stays Invested

No need to sell positions to access capital — the portfolio continues to participate in market growth throughout the borrowing period.

#### Tax-Efficient Liquidity

Borrowing avoids triggering capital gains taxes that would result from selling appreciated positions — a significant advantage for long-term investors.

#### Revolving Access

Draw, repay, and redraw as needed within the approved credit limit — ideal for variable liquidity needs or ongoing capital requirements.

#### Competitive Rates

Rates tied to short-term benchmarks — often significantly lower than unsecured alternatives, making SBLOCs a cost-effective liquidity tool.

*IMPORTANT: Securities-backed lines of credit involve risk. A decline in portfolio value may require additional collateral or repayment. Under adverse market conditions, lenders may require immediate repayment or liquidate pledged securities without prior notice. SBLOCs are not suitable for all investors. Advisors should carefully evaluate suitability for each client.*

### ELIGIBLE COLLATERAL

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# Ready to Get Started?

Every lending situation is unique. Our team works directly with advisors to understand the full picture — the client's goals, timeline, and financial complexity — and then identifies the most appropriate structure and lender from our network of 150+ institutions.

## YOUR CONTACT

### Lending Solutions Team

(866) 306-3365

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## STEP 01

Advisor submits request or contacts team directly

## STEP 02

We review the client's situation & identify options

## STEP 03

We source lender, present terms, and process

## Speed & Clarity on Every Inquiry

Expert guidance from a dedicated lending specialist on every inquiry — from first look to close. All inquiries are handled with strict confidentiality.

## SOLUTION OVERVIEW — QUICK REFERENCE

### 01 Residential Mortgages

Jumbo, super-jumbo & portfolio loans | \$250K+ | 50 states

### 02 HELOCs

High-limit revolving home equity lines | \$250K+ | 50 states

### 03 Commercial / Business

SBA 7(a), working capital, business acquisition | \$500K+

### 04 Commercial Real Estate

CRE acquisition, multifamily, construction, SBA 504 | \$500K+

### 05 Specialty Financing

Physician, aviation, marine, exotic vehicles, art | \$250K+

### 06 SBLOCs

Securities-backed revolving credit | \$250K+ | tax-efficient