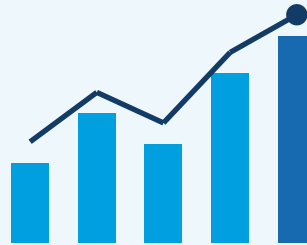


STREAMLINE REAL ESTATE FINANCING

Financing clarity for confident real estate decisions.

A modern capabilities guide for buyers, sellers,
investors, agents and self-employed borrowers.

**60+**

banks, wholesale lenders and
investors

18

analysis and spreadsheet
categories

1

secure digital workflow from
application to closing

Prepared by Denny Andrews

Branch Manager, Bellevue | C2 Financial Corporation

StreamlineRealEstateFinancing.com

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A STRONGER FINANCING CONVERSATION

Your real estate sales team partner

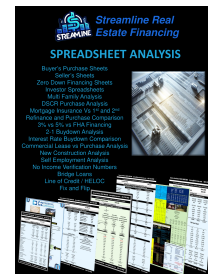
Financing strategy, analysis and communication tools designed to help clients make decisions earlier and transact with greater confidence.

More than a loan quote

- Side-by-side financing and cash-flow analysis for real purchase decisions.
- Secure application and document tools that reduce friction and protect sensitive data.
- Clear communication for buyers, sellers, agents, attorneys and tax professionals.
- Technology-supported research, reporting and training that keeps the transaction moving.

Analysis library

Examples from the original capabilities deck



Built for the full transaction



BUYERS

Understand payment, cash-to-close and program tradeoffs.



SELLERS

Compare proceeds, concessions, buydowns and offer structure.



INVESTORS

Evaluate cash flow, leverage, DSCR and exit scenarios.



AGENTS

Support the financing conversation with clear client-ready analysis.

DECISION SUPPORT

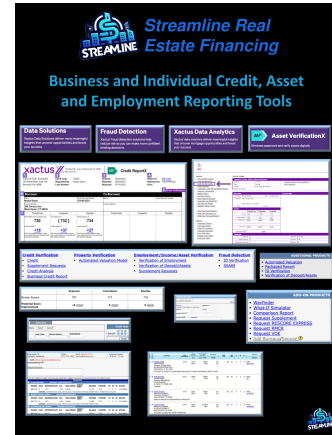
Clarity before commitment

A professional financing process starts by turning complicated choices into clear, useful comparisons.

The Streamline approach

- Start with the client's goals, timing, resources and risk tolerance.
- Model realistic scenarios instead of relying on a single headline rate.
- Identify documentation and approval issues early, especially for complex income.
- Communicate in plain language and coordinate with the client's professional team.
- Use secure, trackable digital tools from first conversation through closing.

Credit and employment reporting



Business intelligence and corporate records



30+ years

of real estate finance experience

Blending transaction strategy, business education and practical technology to support better decisions.

SCENARIO MODELING

Analysis built around the decision

The worksheet library is designed to answer the questions clients actually ask - not simply calculate a payment.

PURCHASE

- First-time buyer
- VA and FHA comparison
- 3% vs. 5% down
- Mortgage insurance vs. first/second
- Rate and 2-1 buydowns

PROPERTY

- New construction
- Multi-family
- Commercial lease vs. purchase
- Bridge financing
- Fix and flip

INVESTMENT

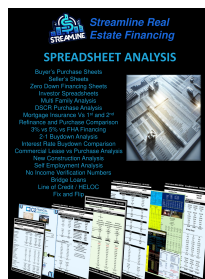
- DSCR purchase
- Cash-flow analysis
- Leverage and reserves
- Refinance comparison
- Line of credit / HELOC

CLIENT

- Self-employment analysis
- No-income-verification options
- Seller net proceeds
- Offer concessions
- Zero-down scenarios

Spreadsheet analysis library

Representative categories and transaction tools



PURCHASE STRATEGY

First-time buyer, VA, FHA and purchase comparisons

Client-ready worksheets make program differences easier to understand and discuss.

First-time buyer and VA

Program and cash-to-close comparisons

Streamline Real Estate Financing

First Time Buyer & VA Sheets

4 VA Purchase Options

FHA Zero Down

FHA Vs. 5% Down

FHA 2-1 Buydown

Purchase analysis

Scenario modeling for the target property

Streamline Real Estate Financing

Purchase Analysis Sheets

4 Loan Amounts

Points Vs. No Points

10% Down 4 Prices

Jumbo IO Vs. Amort.

Answer the first questions

- Down payment and closing funds
- Payment and mortgage insurance
- Assistance and zero-down structures
- Tradeoffs between programs

Compare viable paths

- Price and down-payment changes
- Rate and buydown options
- Cash-to-close sensitivity
- Longer-term cost perspective

OFFER STRUCTURE

Make concessions and proceeds easier to see

Seller analysis supports practical conversations about proceeds, commissions, credits, repairs, buydowns and offer structure.

Seller analysis worksheets

Net proceeds and concession modeling



Streamline Real Estate Financing
Seller Analysis Sheets
Seller's Net at Different Sales Prices

Sales Price	\$550,000	\$560,000	\$570,000	\$580,000	\$590,000	\$600,000	\$610,000	\$620,000
Beginning Price	\$550,000	\$560,000	\$570,000	\$580,000	\$590,000	\$600,000	\$610,000	\$620,000
Incremental Amount	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
1st Mortgage	\$360,000	\$360,000	\$360,000	\$360,000	\$360,000	\$360,000	\$360,000	\$360,000
2nd Mortgage	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Liens	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Less Mortgages	\$360,000	\$360,000	\$360,000	\$360,000	\$360,000	\$360,000	\$360,000	\$360,000
Less Liens	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Less Listing Fee	\$11,000	\$11,200	\$11,400	\$11,600	\$11,800	\$12,000	\$12,200	\$12,400
Less Selling Fee	\$13,750	\$14,000	\$14,250	\$14,500	\$14,750	\$15,000	\$15,250	\$15,500
Less Escrow Tax	\$4,125	\$4,200	\$4,275	\$4,350	\$4,425	\$4,500	\$4,575	\$4,650
Less Closing Costs	\$5,500	\$5,600	\$5,700	\$5,800	\$5,900	\$6,000	\$6,100	\$6,200
Less Fix Up/Repairs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Seller Liens and Costs	\$384,375	\$395,000	\$405,625	\$416,250	\$426,875	\$437,500	\$448,125	\$458,750
Net Seller Proceeds	\$165,625	\$165,000	\$164,375	\$163,750	\$163,125	\$162,500	\$161,875	\$161,250

DENNY ANDREWS 425-753-2602 WWW.DENNYA.COM

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Selling and Purchasing A Home Spreadsheet

Selling Number Estimates

Beginning Price	\$238,800
Incremental Amount	\$5,000
1st Mortgage	\$0
2nd Mortgage	\$0
Taxes	\$0
Other Liens	\$0
Listing Fee	2.00%
Selling Fee	2.50%
Escrow Tax	1.00%
Closing Costs	0.75%
Repairs	0.00%

Purchasing Number Estimates

Purchase Price	\$679,800
20 Year Fixed Interest Rate	5.895%
Closing Costs Estimate	1.00%
Tax and Insurance Reserves	0.00%
Taxes	\$660
Insurance	\$41
MHA	\$0

Net Sales Proceeds Based On Selling Number Estimates From Above

Sales Price	\$238,800	\$243,800	\$248,800	\$253,800	\$258,800	\$263,800	\$268,800	\$273,800
Less Mortgages	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Less Liens	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Less Listing Fee	\$4,776	\$4,876	\$4,976	\$5,076	\$5,176	\$5,276	\$5,376	\$5,476
Less Selling Fee	\$5,970	\$6,090	\$6,210	\$6,330	\$6,450	\$6,570	\$6,690	\$6,810
Less Escrow Tax	\$2,394	\$2,424	\$2,454	\$2,484	\$2,514	\$2,544	\$2,574	\$2,604
Less Closing Costs	\$1,791	\$1,821	\$1,851	\$1,881	\$1,911	\$1,941	\$1,971	\$2,001
Less Fix Up/Repairs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Seller Liens and Costs	\$10,951	\$11,190	\$11,429	\$11,668	\$11,907	\$12,146	\$12,385	\$12,624
Net Seller Proceeds	\$124,879	\$125,410	\$125,941	\$126,472	\$127,003	\$127,534	\$128,065	\$128,596

Monthly Payments Based On Selling Estimates From

Purchase Price	\$679,800	\$679,800	\$679,800	\$679,800	\$679,800	\$679,800	\$679,800	\$679,800
Down Payment	\$135,960	\$135,960	\$135,960	\$135,960	\$135,960	\$135,960	\$135,960	\$135,960
Loan Amount	\$543,840	\$543,840	\$543,840	\$543,840	\$543,840	\$543,840	\$543,840	\$543,840
20 Year Fixed Interest Rate	5.895%	5.895%	5.895%	5.895%	5.895%	5.895%	5.895%	5.895%
Closing Costs Estimate	\$6,690	\$6,690	\$6,690	\$6,690	\$6,690	\$6,690	\$6,690	\$6,690
Taxes	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660
Insurance	\$41	\$41	\$41	\$41	\$41	\$41	\$41	\$41
MHA	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount to Close	\$550,000	\$550,000	\$550,000	\$550,000	\$550,000	\$550,000	\$550,000	\$550,000
Cash Left After Sale & Purchase	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
20 Year Fixed Payments	\$2,777.02	\$2,777.02	\$2,777.02	\$2,777.02	\$2,777.02	\$2,777.02	\$2,777.02	\$2,777.02
2nd Mortgage Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Taxes	\$44.00	\$44.00	\$44.00	\$44.00	\$44.00	\$44.00	\$44.00	\$44.00
Insurance	\$3.33	\$3.33	\$3.33	\$3.33	\$3.33	\$3.33	\$3.33	\$3.33
MHA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Monthly Payment	\$2,824.35	\$2,824.35	\$2,824.35	\$2,824.35	\$2,824.35	\$2,824.35	\$2,824.35	\$2,824.35

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**Client's Numbers
at Buying and
Selling at
Different
Purchase Prices
and Sales Prices**

Useful seller questions

- What is the likely net after costs?
- How much does a credit or buydown change proceeds?
- Which offer is strongest after financing terms are considered?
- Can financing structure help bridge an appraisal or repair issue?

Net, not noise.

The purpose of seller analysis is not to overwhelm. It is to isolate the financial differences that can change a negotiation.

CLIENT-FACING OUTPUT

Clear summaries can be shared with the seller, listing agent and relevant advisors.

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06

CASH FLOW AND LEVERAGE

Investor, refinance and bridge analysis

Real estate investors need a view of cash flow, leverage, reserves and timing - not merely qualification.

Investor analysis

Cash flow, leverage and return scenarios

Streamline Real Estate Financing
Investor Analysis Sheets

Investment Property Comparisons

Address:	14640 NE 32nd St #405	14050 SE 17th Place	4707 W Lake 32nd St	14630 NE 32nd St	4727 W Lake Sammamish Pkwy SE
Purchase Price	\$399,500	\$426,500	\$439,500	\$468,000	\$389,999
Loan Amount	\$0	\$0	\$0	\$0	\$0
Loan To Value	0%	0%	0%	0%	0%
Cash Out	\$0	\$0	\$0	\$0	\$0
Term	30yr	30yr	30yr	30yr	30yr
Interest	\$0	\$0	\$0	\$0	\$0
Total Payment	\$0	\$0	\$0	\$0	\$0
Monthly Rent	\$0.00	\$5,500	\$2,405	\$0.00	\$2,405
Net Rent	\$0.00	\$2,750	\$1,595	\$0.00	\$1,400
Annual Net Rent	\$0.00	\$33,000	\$19,140	\$0.00	\$16,800
Depreciation Expense	\$14,542	\$14,540	\$15,982	\$14,542	\$14,542
Tax Savings (20% Income Tax)	\$4,363	\$4,363	\$4,795	\$4,363	\$4,363
Annual Income	\$0.00	\$22,698	\$12,953	\$0.00	\$16,518
Annual Tax Savings	\$0.00	\$4,363	\$4,795	\$0.00	\$4,363
Total Cash Flow	\$0.00	\$27,061	\$17,748	\$0.00	\$20,881
Appreciation Rate	4.00%	4.00%	4.00%	4.00%	4.00%
Annual Appreciation	\$16,196	\$17,060	\$17,568	\$18,672	\$15,599
Cash on Cash Return	7.76%	8.00%	5.40%	6.70%	6.00%
Total Rate of Return	12.76%	12.85%	9.80%	10.70%	10.00%

10 Year Investment Analysis

Investment Purchase

Denny Andrews NMLS #897584 denny@denny.com 425-753-2602

30 Year Fixed Purchase Loan Amounts \$750,000

Purchase Price	\$750,000	\$750,000	\$750,000
Loan Amount	\$750,000	\$750,000	\$750,000
Loan To Value	100%	100%	100%
Interest Rate	7.125%	6.750%	6.750%
Monthly Payment	\$4,700	\$4,370	\$4,370
Term	30yr	30yr	30yr
Total Payment	\$171,300	\$157,320	\$157,320

Year By Year Return Using Net Rent, Appreciation and Depreciation Based On Above Assumptions

Year	1	2	3	4	5	6	7	8	9	10
Purchase Price	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000
Loan Amount	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000
Loan To Value	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Interest Rate	7.125%	6.750%	6.750%	6.750%	6.750%	6.750%	6.750%	6.750%	6.750%	6.750%
Monthly Payment	\$4,700	\$4,370	\$4,370	\$4,370	\$4,370	\$4,370	\$4,370	\$4,370	\$4,370	\$4,370
Term	30yr	30yr	30yr	30yr	30yr	30yr	30yr	30yr	30yr	30yr
Total Payment	\$171,300	\$157,320	\$157,320	\$157,320	\$157,320	\$157,320	\$157,320	\$157,320	\$157,320	\$157,320

Investment Returns

Year	1	2	3	4	5	6	7	8	9	10
Purchase Price	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000
Loan Amount	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000	\$750,000
Loan To Value	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Interest Rate	7.125%	6.750%	6.750%	6.750%	6.750%	6.750%	6.750%	6.750%	6.750%	6.750%
Monthly Payment	\$4,700	\$4,370	\$4,370	\$4,370	\$4,370	\$4,370	\$4,370	\$4,370	\$4,370	\$4,370
Term	30yr	30yr	30yr	30yr	30yr	30yr	30yr	30yr	30yr	30yr
Total Payment	\$171,300	\$157,320	\$157,320	\$157,320	\$157,320	\$157,320	\$157,320	\$157,320	\$157,320	\$157,320

5 Year Average Annual Return 14.02% 10 Year Average Annual Return 16.07%

Refinance and credit line

Compare present debt with new structures

Streamline Real Estate Financing
Refinance & Credit Line Sheets

Cash Back Refinance LTV's

Denny Andrews NMLS #897584 denny@denny.com 425-753-2602

30 Year Amortization

Loan Program	Interest Only	Interest Only	Interest Only	Interest Only
Loan Amount	\$100,000	\$100,000	\$100,000	\$100,000
Interest Rate	6.00%	5.50%	5.00%	4.50%
Monthly Payment	\$500	\$450	\$400	\$350
Term	30yr	30yr	30yr	30yr
Total Payment	\$180,000	\$162,000	\$144,000	\$126,000

DSCR Refinance

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30 Year Amortization

Loan Program	Interest Only	Interest Only	Interest Only	Interest Only
Loan Amount	\$100,000	\$100,000	\$100,000	\$100,000
Interest Rate	6.00%	5.50%	5.00%	4.50%
Monthly Payment	\$500	\$450	\$400	\$350
Term	30yr	30yr	30yr	30yr
Total Payment	\$180,000	\$162,000	\$144,000	\$126,000

Refinance Cash Back Breakeven Costs and Months

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30 Year Amortization

Loan Program	Interest Only	Interest Only	Interest Only	Interest Only
Loan Amount	\$100,000	\$100,000	\$100,000	\$100,000
Interest Rate	6.00%	5.50%	5.00%	4.50%
Monthly Payment	\$500	\$450	\$400	\$350
Term	30yr	30yr	30yr	30yr
Total Payment	\$180,000	\$162,000	\$144,000	\$126,000

Evaluate the investment

- Income and operating expenses
- Debt service and DSCR
- Cash invested and reserves
- Hold, refinance and exit sensitivity

Evaluate the capital

- Payment and interest changes
- Cash-out and liquidity
- HELOC and first-lien alternatives
- Break-even considerations

EARLIER ISSUE IDENTIFICATION

Construction and self-employed borrower analysis

Complex transactions benefit from documentation strategy before an offer, draw request or full underwriting review.

Construction analysis



Streamline Real Estate Financing

Construction Sheet

Construction Estimator Spreadsheet with Varying Cost Per Foot To Build



PROPERTY INFORMATION

Project Name	Address
1313 N 20th Street	933
1313 E	14315 E

PROPERTY VARIABLES

Year Bldg	0.15%
Estimated Base Price	\$1,000
Construction Loan Rate	8.85%
Number of Months For Construction	12
Monthly Tax and Insurance	\$3,804



FINANCIAL RETURN VARIABLES

Interest Rate	5.00%
Insurance	\$20,000
Other Bldg/Storage Units	\$2,000

Property Construction Spreadsheet

Lot Square Feet Deductions

Setbacks	200
Driveways	1,000
Town Arrows	700
Stops	7,000
Highways	1,000
Other	1,000
Total Deducted Square Feet	4,600
Square Feet Remaining For Structure	13,400

Building Variables

Cost Per Square Foot	\$171
Square Feet To Build	8,800
Property Cost	\$1,503,800
Appliances/Furnishings	\$55,000
Permits	\$35,000
Landscaping	\$8,000
Architectural / Video Cameras	\$2,000
Other Specialty	\$2,000
Cost To Build	\$1,635,800

Land Development

Permits	\$15,000
Professional Fees	\$10,000
Price Per Truck Load	\$600
Truck Loads Needed	12
Remaining Wells Cost	\$2,000
Foundation Cost	\$10,000
Cost For Driveway	\$2,000
Driveways / Cooking	\$2,000
Roof	\$15,000

Cost Per Square Foot To Build

Square Feet of Living Space	8,800
Cost To Build Square Footage	\$1,533,000
Property Cost	\$1,693,800
Property Development Costs	\$61,700
Other Construction Costs	\$22,000
Appliances/Furnishings	\$55,000
Permits	\$35,000
Landscaping	\$8,000
Driveways / Cooking	\$2,000
Other	\$2,000
Total Construction Estimate	\$2,251,200

Cost To Build

Square Feet	1,800
Cost To Build	\$2,790,000
Property Cost	\$1,693,800
Property Development Costs	\$61,700
Other Construction Costs	\$22,000
Appliances/Furnishings	\$55,000
Permits	\$35,000
Landscaping	\$8,000
Driveways / Cooking	\$2,000
Other	\$2,000
Total Construction Estimate	\$2,711,500

Home Sale Price Numbers

Sale Price	\$3,300,000
Construction Costs	\$2,251,200
Land Carrying Costs	\$19,000
Other	\$19,000
Selling Costs	\$315,000

Net Income Before Taxes

Net Income Before Taxes	\$765,132
Donny Andrews 425-753-2602	\$17,132

Self-employed income analysis

[illegible]

CONSTRUCTION

- Land, build and permanent financing structure
- Budget, draw and contingency planning
- Interest reserve and timing considerations

SELF-EMPLOYED

- Tax-return and cash-flow review
- Business and personal obligation analysis
- Documentation planning for bank and alternative programs

BROADER DUE DILIGENCE

Credit, asset, employment and corporate intelligence

A more complete view can help surface identity, employment, business and public-record issues before they interrupt a transaction.

Individual reporting tools

Streamline Real Estate Financing
Business and Individual Credit, Asset and Employment Reporting Tools

Data Solutions
Risks that mortgage lenders must recognize to uncover opportunities and boost your revenue

Fraud Detection
Verify that documents are legitimate to reduce the risk of fraud and ensure your loan is secure

Xactus Data Analytics
Analyze data and generate reports to help you make better informed decisions

Asset VerificationX
Verify assets and verify assets digitally

Credit ReportX
Credit ReportX is a comprehensive credit report that includes all the information you need to make a decision on a loan application.

Properties Verification
Automated Valuation Model (AVM) - Verify the value of a property before you make a loan decision.

Employment/Income/Asset Verification
Verification of Employment - Verify the income of a borrower before you make a loan decision.

Fraud Detection
Fraud Detection - Verify the identity of a borrower before you make a loan decision.

ADDITIONAL PRODUCTS
Automated Valuation Model (AVM) - Verify the value of a property before you make a loan decision.

AS-ON PRODUCTS
What-if Simulator - Verify the income of a borrower before you make a loan decision.

Business and corporate records

Streamline Real Estate Financing
Instant Business & Corporate Docs

REGISTERED AGENT **CORPORATE FILINGS** **UCC** **REAL ESTATE AND RECORDING**

ENTITY MANAGEMENT **BUSINESS LICENSES** **GLOBAL SUBSIDIARY MANAGEMENT** **ENTERPRISE LEGAL MANAGEMENT**

Business & Personal Credit **Company Tracking Services** **All Corporate Docs**

Civil and Federal Litigation

Federal & State Liens and Judgements

Instant Access to Needed Business Documents
Streamlining The Finance Industry

INDIVIDUAL

- Credit monitoring and score education
- Asset and employment verification
- Fraud and identity alerts

BUSINESS

- Business credit profiles
- Corporate documents and ownership
- Liens, judgments and litigation

USE CASE

- Prepare the documentation plan
- Identify inconsistencies early
- Direct legal or tax questions to the right advisor

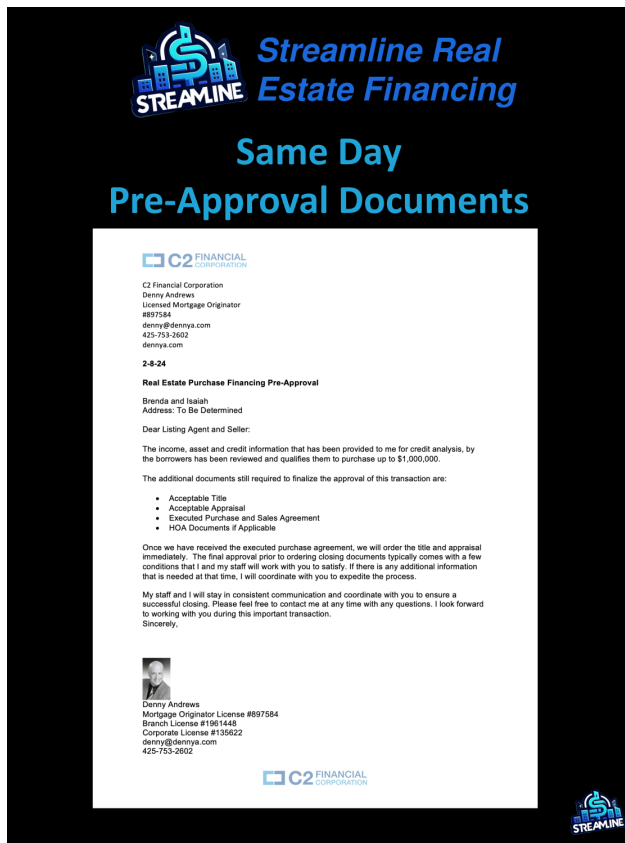
TRANSACTION READINESS

Same-day pre-approval and document coordination

A strong pre-approval is more useful when the client, agent and seller understand what has been reviewed and what remains outstanding.

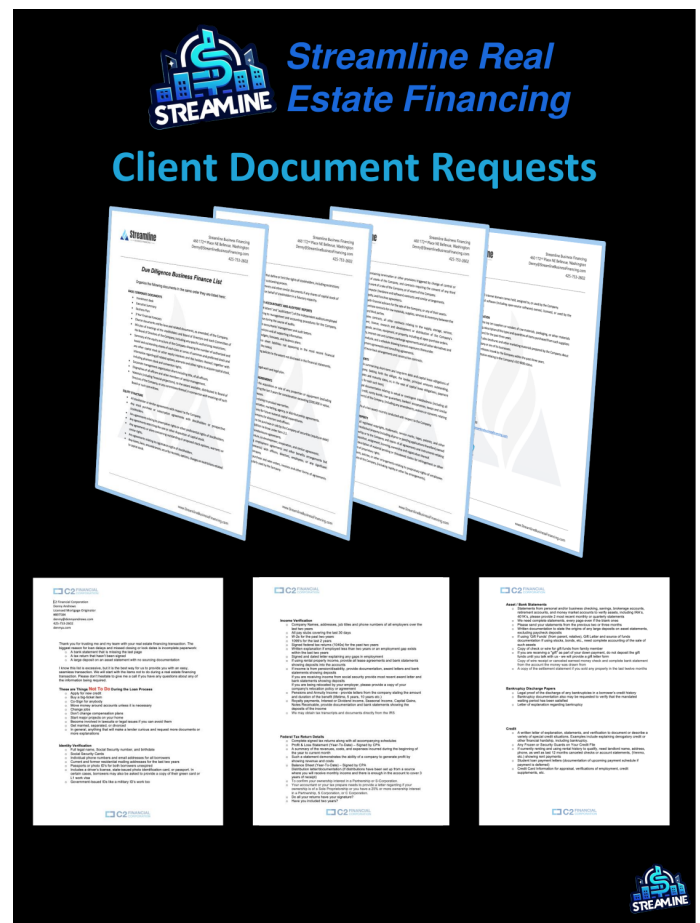
Pre-approval document

Client-specific communication for an active offer



Document request workflow

A structured checklist for borrower follow-through



THE GOAL

Set expectations early, request documents in a logical order and keep the financing conditions visible until closing.

A CLEANER CLIENT EXPERIENCE

Application and document delivery

Purpose-built links give borrowers a direct path to apply, upload sensitive files and stay connected to the transaction.

Secure online application



Streamline Real Estate Financing
Secure Online Application

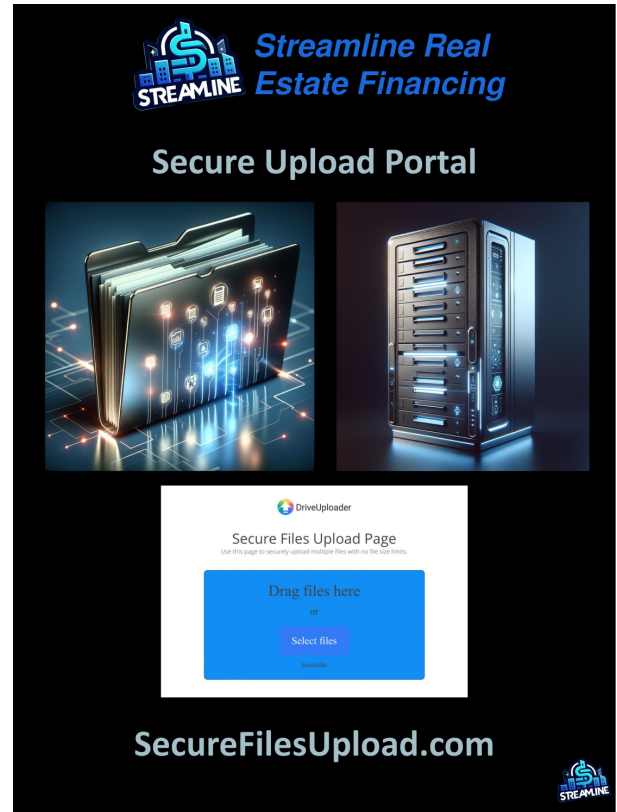
RealEstateLoanApplication.com

START AN APPLICATION

Complete the secure application and establish the initial financing profile.

RealEstateLoanApplication.com

Secure document upload



Streamline Real Estate Financing
Secure Upload Portal

SecureFilesUpload.com

UPLOAD DOCUMENTS

Send income, asset and transaction files through the secure upload portal.

SecureFilesUpload.com

A GUIDED TRANSACTION

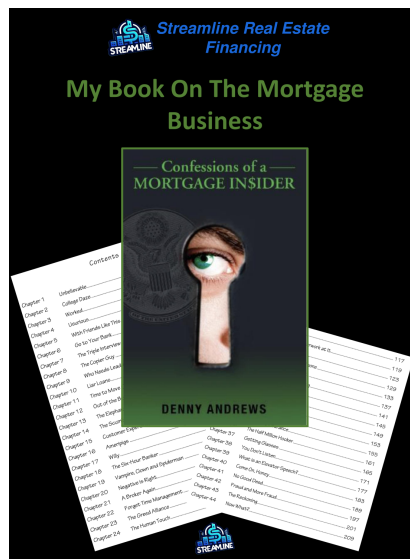
Loan process, client education and practical tools

Clear milestones and useful reference material help clients understand what is happening, what is needed and what comes next.

Loan approval process



Mortgage insider book



Tools and content



Resources should reduce uncertainty.

The objective is to give clients the right amount of information at the right time - enough to participate confidently without turning the process into a research project.

CONTEXT FOR BETTER DECISIONS

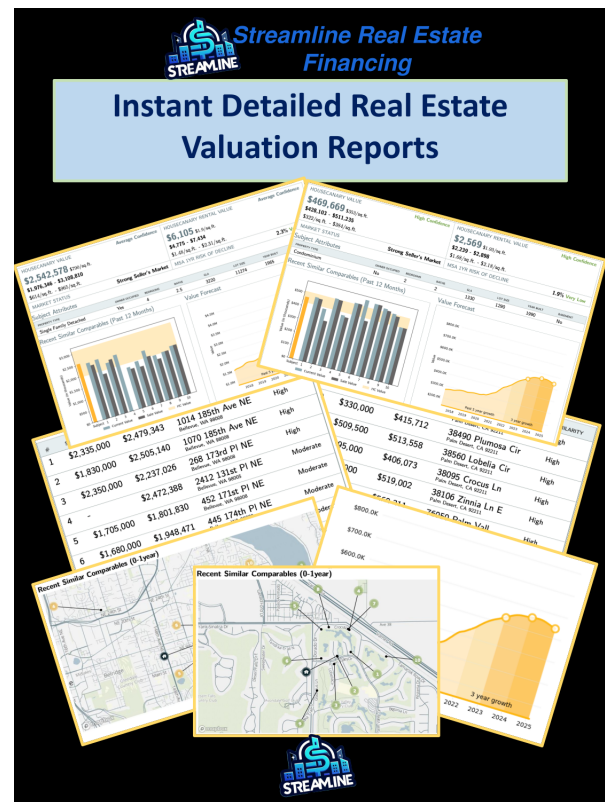
Financial reports, economic calendars and valuation

Rates and property decisions are affected by a wider market. Timely reports and valuation resources help put the transaction in context.

Economic and financial reporting



Real estate valuation reporting



DAILY / WEEKLY

Economic calendars, financial headlines and market updates for transaction awareness.

PROPERTY

Detailed valuation reports that support pricing and financing conversations.

PERSPECTIVE

Use reports as decision support - not as a substitute for appraisal, legal or tax advice.

TECHNOLOGY WITH A BUSINESS PURPOSE

AI-powered research, training and marketing support

Artificial intelligence is most valuable when it improves preparation, consistency and response time while keeping professional judgment in the loop.

AI business solutions

Training, research, content and workflow examples



Streamline Real Estate Financing

Artificial Intelligence Business Solutions

Artificial Intelligence is being used in Everything from Cars to Kitchen Appliances and Business Applications. Your current content and marketing budget can be reduced up to 50% by using these New Artificial Intelligence Business Services:

IN THE CLOUD

Install These 2 Extensions In Chrome For I
With Any Terms You Run In Google S

Streamline

Using Artificial Intelligence in Business

Introduction to Artificial Intelligence

Denny Andrews

Click To Connect for 30 Minutes

STREAMLINE

Applied use cases

- Agent and borrower education
- Listing and financing presentation support
- Property and program research
- Marketing content and lead follow-up
- Internal training and workflow documentation

Human judgment stays in control.

AI can accelerate analysis and communication, but licensing, underwriting, suitability and transaction decisions remain the responsibility of qualified professionals.

THE STANDARD

Use technology to make the work clearer, faster and more consistent - never less accountable.

BREADTH WITH PRACTICAL APPLICATION

Lender access and real client outcomes

Formal relationships with a broad lender network create options. Careful analysis determines which option actually serves the client.

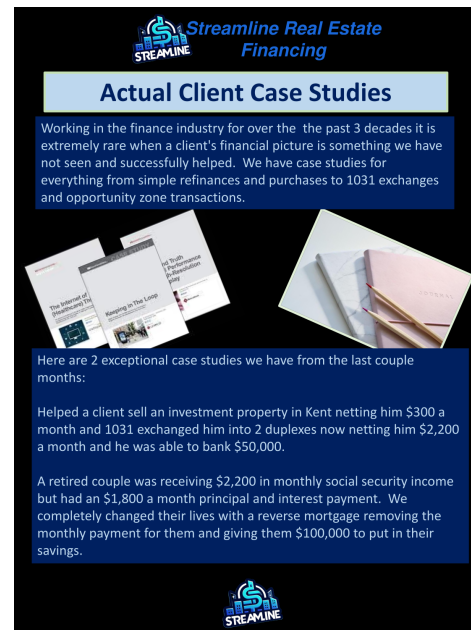
Lender network

Over 60 banks, wholesale lenders and investors



Client case studies

Examples of transaction and retirement outcomes



INVESTMENT EXCHANGE

\$300 to \$2,200

A Kent rental producing about \$300 per month was exchanged into two duplexes producing about \$2,200 per month, with approximately \$50,000 retained.

RETIREMENT CASH FLOW

\$1,800 payment removed

A retired couple receiving about \$2,200 in Social Security used a reverse mortgage to eliminate an approximately \$1,800 principal-and-interest payment and retain about \$100,000 in savings.

Illustrative historical client examples. Individual circumstances and results vary.

EXPERIENCE BEHIND THE REPORTS

Finance, strategy and systems working together

Denny Andrews combines decades of real estate finance, business education, transaction strategy and practical technology experience.

**Denny Andrews**

Branch Manager, Bellevue
C2 Financial Corporation

BACKGROUND

- More than 30 years in real estate finance and lending.
- Licensed loan originator and self-employed borrower specialist.
- Experience in stock-option analysis, corporate training and business technology.
- Author of Confessions of a Mortgage Insider (2009).
- Bachelor's degrees in Business Finance and Business Economics.

Start with the decision in front of you.

Whether you are comparing offers, evaluating a property, structuring financing or preparing a client for underwriting, the next step is a focused conversation.

PRIMARY WEBSITE

StreamlineRealEstateFinancing.com

[Apply securely](#)

[Upload documents](#)

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