



# Agyrtis Lending

[www.agyrtis.com](http://www.agyrtis.com)

816-366-0172

800-399-9553

[team@agyrtis.com](mailto:team@agyrtis.com)

Can you find our Summer special?

## **What is an Asset Based Loan?**

Many Americans have found innovative ways to live off their investments and assets. Though these individuals likely love the lifestyle they've created for themselves, they might have a challenging time securing a mortgage loan without income verification. Asset Utilization loan could be the perfect solution for such scenarios!

## **How Does an Asset Utilization Loan Work?**

An Asset Utilization loan works differently from most other types of loans. With an Asset Utilization loan, lenders use the borrower's assets to determine their ability to repay. These assets can include retirement accounts, stocks, and checking and savings account

balances – no traditional or alternative income verification required.

**Monthly Income Calculation = All Eligible Assets/60 months**

## **Asset Utilization**

### **Program Highlights**

- FICO 580
- Up to 80% LTV
- Retirement at 70%
- Securities at 90%
- Savings & Checking at 100%
- Cash out up to 75% LTV

Complete the loan application and forward the needs documents to [team@agyrtis.com](mailto:team@agyrtis.com) and we will provide you with a preapproval letter to give the Seller when making an offer. This way you are only needing the property documents such as rent roll, insurance, title, scope of work [if any] and management agreement.

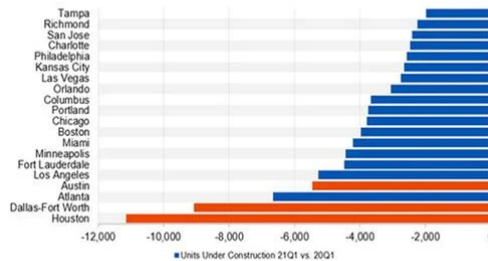
To your success, Tracy Horn



# Are you positioned to take advantage of the projected surge of assets investments?

## Agyrtis Loan Applications

Largest Declines in Multifamily Units Under Construction



CoStar

## Market Update

According to Costar, More than 17,000 multifamily units are under construction across the Houston metropolitan area, which ranks seventh in the country for supply underway. Once completed, however, the new stock will expand the market's inventory by only about 2.7%, which is minimal compared to other cities whose percentage is minimal compared to other cities whose percentage of new stock is in the double digits, such as Nashville, Tennessee; Fort Myers, Florida; and Santa Fe, New Mexico [go to Costar.com for the full article]

Needless to say there are a multitude of investment opportunities out there and diversification of your portfolio is paramount. Contact Agyrtis to run investment scenarios and to discuss financing options.

**Invite friends to share Agyrtis' newsletter with your colleagues or on social media.**

**Check out [www.agyrtis.com](http://www.agyrtis.com) for any specials we offer and free tools to help with your success!**

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**WWW.AGYRTIS.COM**

Agyrtis Lending assist you to stay on track offering pre-qualifications. By providing a letter to accompany your real estate offers, this gives you buying power over other offers which don't include a lenders letter.

Our professional team has been helping with a variety of financing needs ranging from new home purchases, fix & flips, rental property acquisition, business equipment acquisition, business building refinance, developer new construction to subdivision financing to name a few.

Log in to [www.agyrtis.com](http://www.agyrtis.com) complete the loan application and forward the items on the needs list then we can quickly analyze your borrowing power. We are honored to enhance our borrowers success and are excited to help you grow!



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