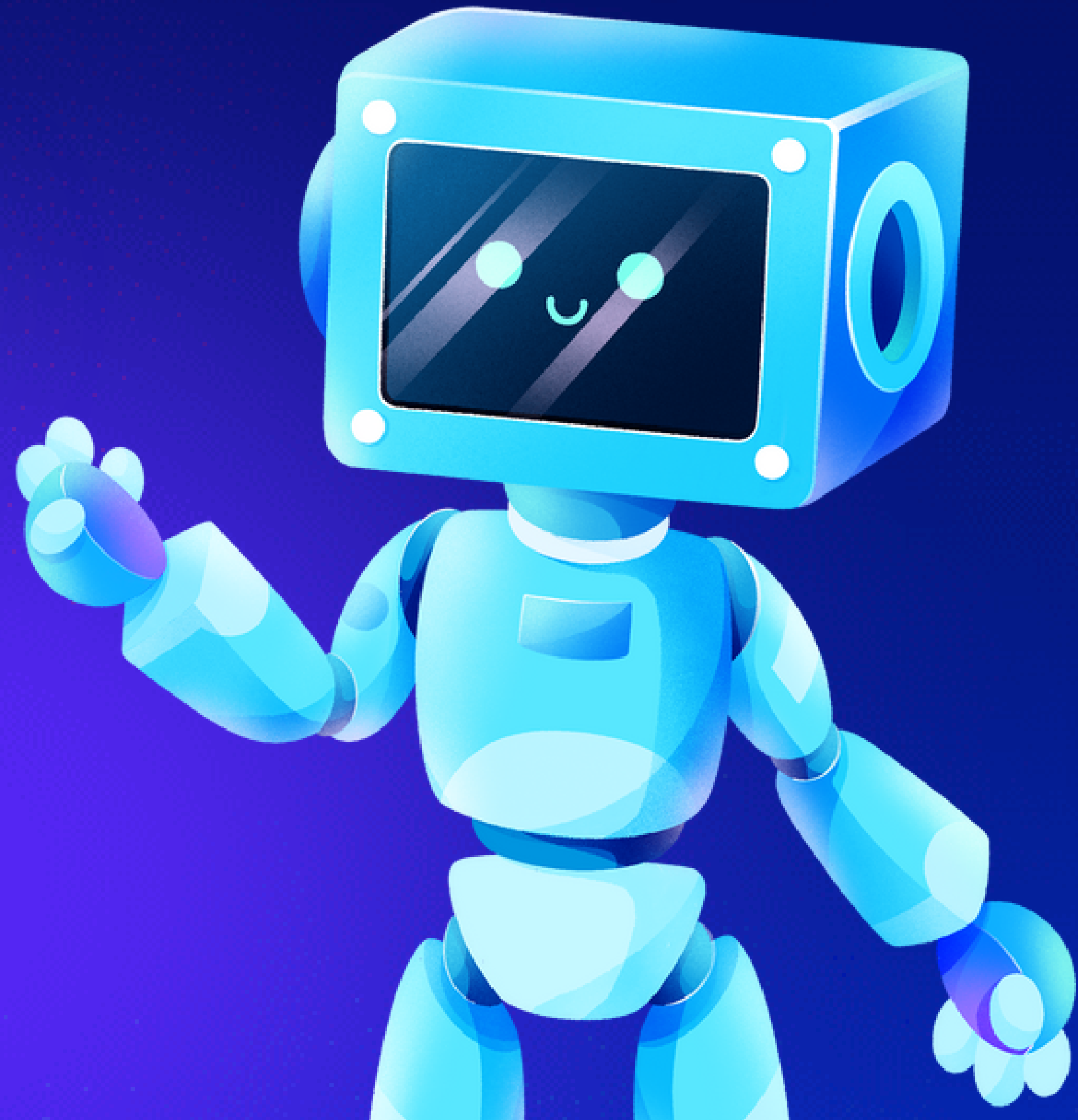
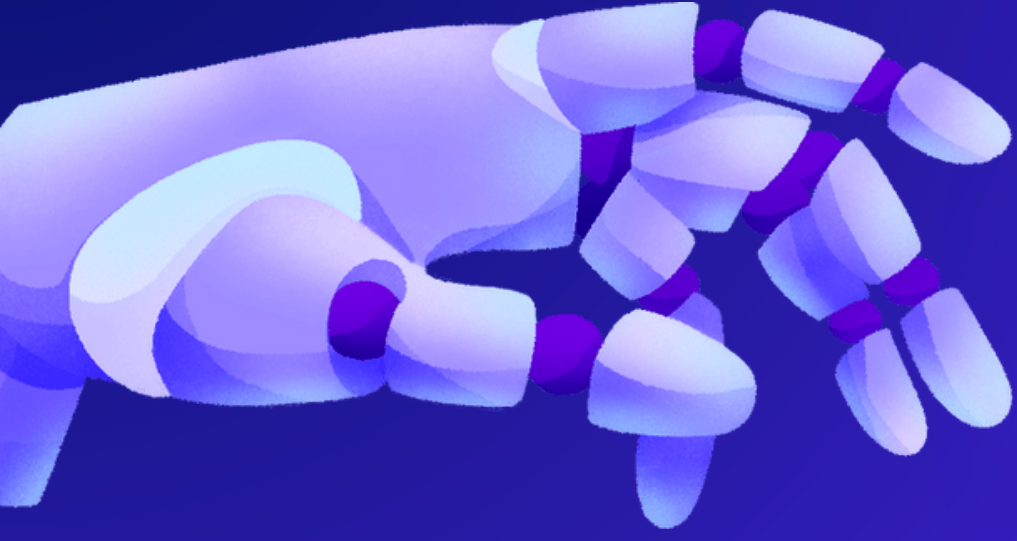


# AI MORTGAGE LENDING

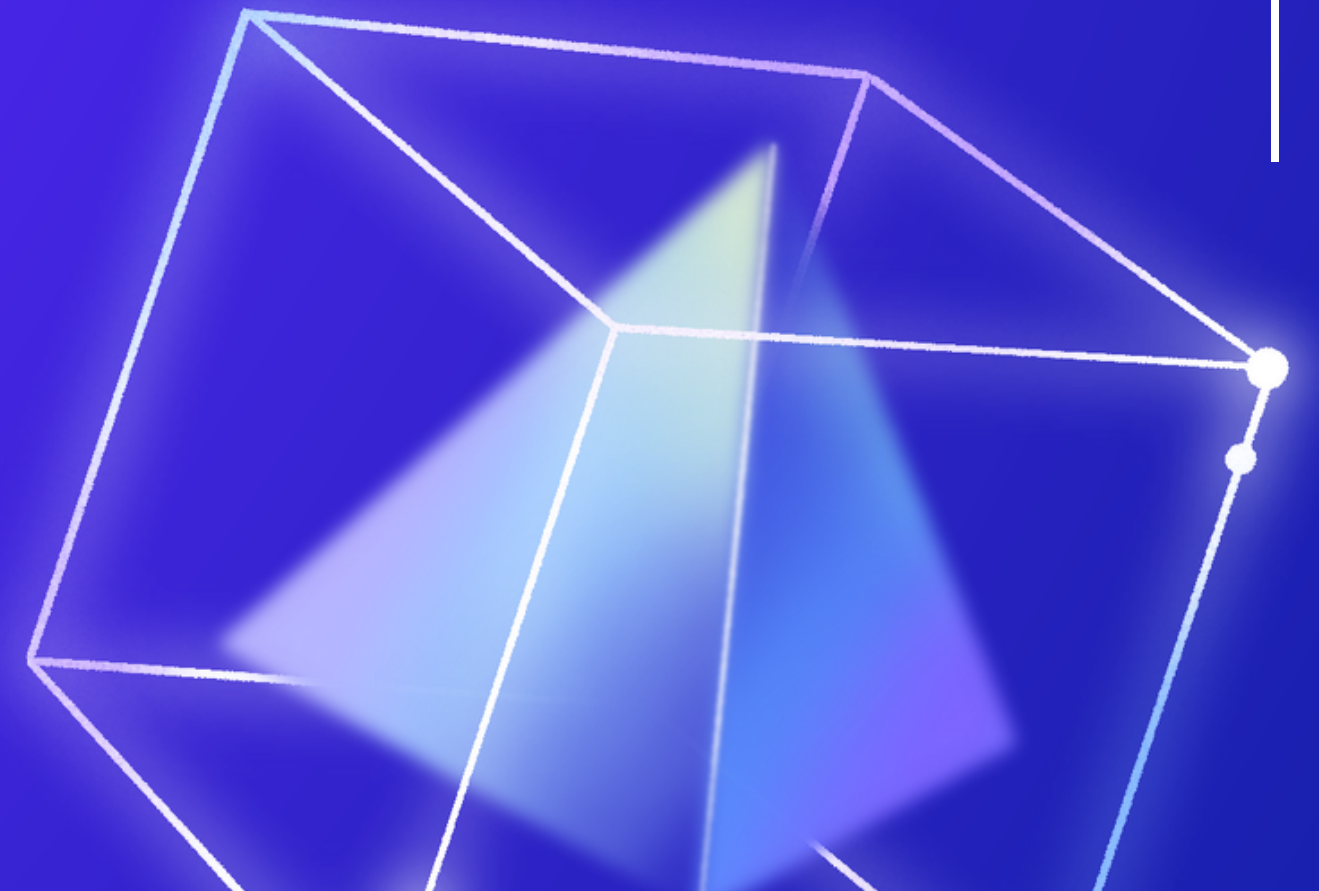
REVOLUTIONIZE THE INDUSTRY





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# INTRODUCTION

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AIML started with a dedication to mortgage solutions but have bigger ambitions. Leveraging our founders' cross-industry financial expertise, we aim to expand and revolutionize the real estate sector within the financial landscape.

Our journey is rooted in innovation, join us as we pioneer the next wave in real estate finance.



# ABOUT THE COMPANY



# About Us



## Mission

Our Mission is to combine technology and innovation to make homeownership more accessible and attainable for everyone. We are committed to leverage the power of AI technology to create a seamless, user-friendly mortgage lending experience that puts our clients first.

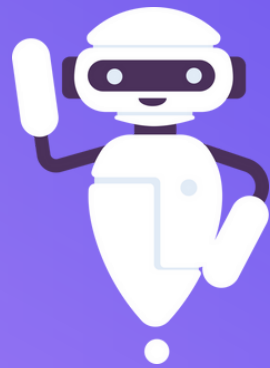


## Vision

Our Vision is to set a new standard in the industry by offering personalized, data-driven solutions that help our clients achieve their financial goals. We believe that by embracing innovation, we can revolutionize the industry, and empower individuals and families to achieve their dreams of homeownership.



# OUR BUSINESS SOLUTIONS



## MORTGAGE

Offering personalized, data-driven strategies that simplify the path to homeownership. Dive into a seamless, user-centric journey where your aspirations take center stage.



## FUNDING

Delivering tailored financing options designed to propel businesses forward. Embark on a journey that understands your industry's unique needs, ensuring your investment is not just realized, but amplified.



## HARD MONEY

Recognizing the unique time-sensitive needs of individuals and companies. Provide expedited financial solutions that don't just fulfill immediate requirements but set the stage for future growth.

# MORTGAGE LENDING SOLUTIONS



# MORTGAGE LENDING SOLUTIONS

1

## Loan Programs

The cornerstone of our business. We started the journey as a mortgage brokerage, our years of expertise engaging directly with clients within the mortgage sector have afforded us a profound comprehension of the diverse requirements of borrowers.

2

## Automation

We envision a future where mortgage lending is not just a transaction but a seamless and empowering journey for our clients. We are committed to harnessing the power of cutting-edge artificial intelligence to revolutionize every aspect of the process.

# Loan Programs



## QM

- Residential
- Commercial
- Jumbo
- High Balance



## NON QM

- Bank Statement
- DSCR
- VOE
- P&L
- Jumbo



## GOVERNMENT

- Down Payment Assistance
- FHA
- VA

# Automation



## POS COMMUNICATION

- Automated Customer Interactions
- Intelligent Lead Management
- Personalized Product Recommendations

## DOCUMENT PROCESSING

- Automated Document Classification
- Data Extraction and Validation
- Error Detection and Correction
- Efficiency and Speed

## RISK & UNDERWRITING

- Enhanced Credit Decisioning
- Predictive Analytics
- Fraud Detection
- Dynamic Risk Modeling
- Regulatory Compliance
- Customized Underwriting Criteria

## 3RD-PARTY VENDORS

- Efficient Data Sharing
- Automated Compliance Checks
- Smart Contracts
- Predictive Scheduling
- Fraud Detection Across the Network



# FUNDING SOLUTIONS





# Funding Solutions

## 01 Notes Investing

Looking to diversify your investment portfolio? Invest with us and get the returns you deserve.

## 02 Supply Chain Financing

We provide insights and support for various funding strategies to help businesses thrive.

## 03 Real Estate Development

Dedicated to offering expert advice, flexible financing options and fast approvals.

# NOTES INVESTING



## High-Yield Trust Deeds

Trust deeds are security instruments that secure real estate loans between lenders and borrowers. When investing in trust deeds, investors essentially invest in short-term loans backed by real estate, offering a manageable level of risk with a wide range of benefits. As all investments are backed by real estate, there will always be collateral to protect against loan defaults. Invest in high-yield trust deeds to secure your financial future and create opportunities to become a successful real estate investor.

## Promissory Notes Trading

AIML is revolutionizing the mortgage promissory notes sector by creating a safe, reliable, and efficient platform for buying and selling these financial instruments. Their mission is to provide a trusted marketplace, employing advanced technologies and due diligence procedures to prevent fraud. They act as an impartial intermediary, overseeing and securing the entire transaction process to provide a secure environment for both buyers and sellers.

# CAPITAL FUNDING

01

## Equity Financing

- Equity financing involves raising capital by selling shares or ownership stakes in your business. It's an option that allows you to bring in investors who believe in your vision.
- 

02

## Debt Financing

- Debt financing involves borrowing money that you will need to repay with interest. It's a common approach for businesses looking to maintain full control.

## Finance & Account Back-End Support

Efficient financial and accounting operations are vital for business success. We offer the state of the art back-end support that can streamline your financial processes and help you stay compliant with regulations.



### Outsourcing Solutions

Explore the benefits of outsourcing financial and accounting tasks to dedicated professionals like us who can manage your finances efficiently.



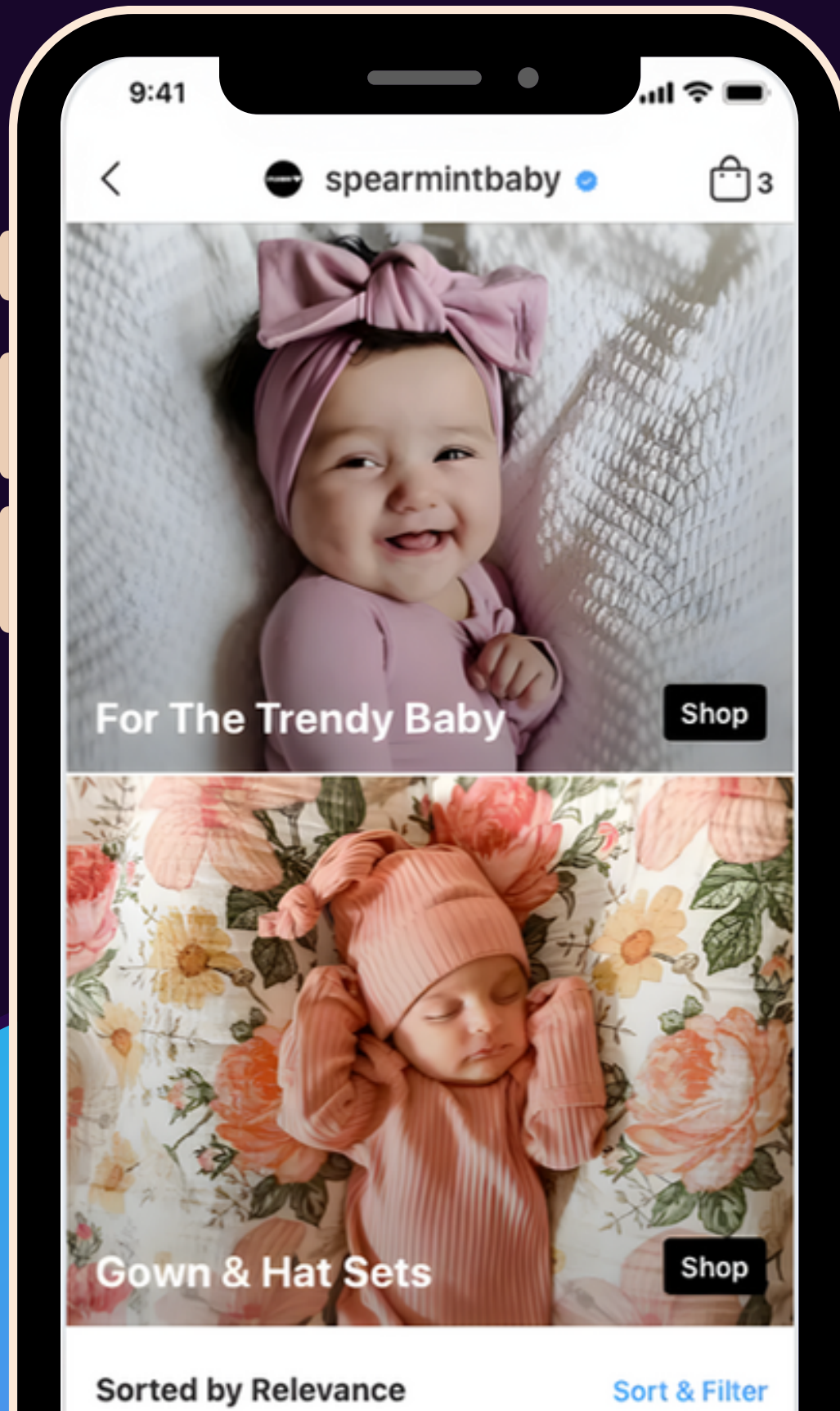
### Automation Tools

Discover how automation can help reduce errors and save time in financial processes, such as bookkeeping, invoicing, and payroll.



### Regulatory Compliance

Stay up-to-date with tax regulations, financial reporting, and compliance requirements to avoid legal issues.



# E-Commerce

The world of e-commerce is rapidly evolving, and staying ahead of the curve is crucial for success. In this session, we delve into new trends and strategies that can help you excel in the e-commerce landscape.

- New Frontiers

Explore the latest trends in e-commerce, including the rise of TikTok Shops and Instagram Stores.

- Localization

Expanding your e-commerce business to foreign markets requires a deep understanding of local preferences and regulations.

- Cultural Sensitivity

Learn about adapting your marketing, products, and services to resonate with local customers.

- Logistics & Payment

Navigate the challenges of cross-border shipping and offer convenient payment options for global customers.

# REAL ESTATE DEVELOPMENT

In Real Estate Development, we understand that securing the right mortgage can be a complex process. That's why we're dedicated to offering expert advice, flexible financing options and fast approvals.

With years of experience in the industry, we have the expertise to guide you through the process and help you find the perfect mortgage for your needs.



# HARD MONEY LENDING SOLUTIONS



## Bridge Loan



Secure dream homes swiftly and affordably with our purchase-only bridge loan programs.



## Hard Money Loan



Adapting to real estate investment goals, providing unmatched flexibility to navigate you towards success.






# BRIDGE LOAN PROGRAM

The **Residential Bridge Loan** program helps in acquiring a new residence while selling the current one. It is a financial tool that provides a seamless transition and helps in closing deals rapidly. The approval process is designed for speed and simplicity, providing immediate financial leverage to secure the desired property and move forward with confidence.

The **Commercial Bridge Loan** program provides swift financial solutions for business owners who need immediate capital to bridge the gap between buying a new property and selling the current one or to cover short-term cash flow needs until permanent financing is secured. It is efficient and expedites approval and funding stages, and is suitable for acquiring new office space, expanding operations, or seizing time-sensitive business opportunities.



# Hard Money Loan

## Cash Out



Tailored for the savvy real estate investor, our program turns your property's dormant equity into dynamic capital, providing you with the means to expand your portfolio, refurbish properties, or invest in new opportunities with agility.

## Fix and Flip



Our Fix and Flip Loan provides real estate investors with quick capital and investor-friendly rates to maximize returns. The short-term loan is designed to help investors quickly transform properties and gain a competitive edge.

## Investment Property



Investment Property Loan is designed to help investors expand their real estate portfolio by providing financing that matches the pace of their ambitions, whether it's for rental properties or other investment opportunities.

## Construction Loans



Our Construction Loan is designed for real estate investors and developers looking to undertake new projects or renovations. With competitive rates, flexible repayment options, and quick processing, our loan provides the support needed from start to finish.

PARTNER WITH US



# Partner with Us



## Real Estate Agencies

AIML aims to bridge the gap between dream homes and successful homeownership by partnering with real estate agents. By integrating property expertise with financing solutions, we offer clients a holistic homebuying experience.



## Non-Institutional Investors

Partnering with AIML leads to innovative mortgage solutions, private lending opportunities, and a powerful impact on the financial landscape, generating valuable returns and building a successful future in lending and investment.



## Institutional Investors

AIML invites institutional investors to collaborate in the mortgage and private lending industry. With through warehouse lines of credit and strategic assistance, we can create unique, sustainable lending solutions and strengthen our position in the market.



## Settlement Service Provider

AIML and Title/Escrow Companies work together to create a secure and reliable transaction process for our mutual clients. Our combined efforts aim to provide a streamlined solution and a seamless journey from inception to closing.



## Third Party Vendors

AIML combines its lending practices with expert 3rd Party Services to provide a comprehensive experience to clients. With your expertise in legal insights, appraisal services, and other essential offerings, we elevate the mortgage journey.



## Technology Solutions

AIML aims to create unparalleled client experiences by combining advanced lending technology solutions with proven financial practices, streamlining operations and providing seamless, digitized experiences in the mortgage industry.

# Contact us and explore the possibilities.



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THANK YOU!

