



Western Alliance®
Mortgage Warehouse Lending

SOLUTIONS FOR BUSINESS

MORTGAGE WAREHOUSE LENDING



Western Alliance Mortgage Warehouse Lending, a division of Western Alliance Bank, provides a team of leading professionals with extensive industry experience serving over 100 clients with more than \$2 billion in total commitments.

With regionally branded banking divisions in Arizona, California and Nevada, Western Alliance succeeds with local teams of experienced bankers who deliver superior service and a full spectrum of deposit, lending, treasury management, international banking and online banking products and services.

Western Alliance Mortgage Warehouse Lending Overview

National lender offers warehouse lines up to \$75MM¹ with customized solutions to meet the individual needs of each borrowers' origination strategy and funds to a wide array of take-out investors.

- Funds Agency, FHA / VA / USDA, jumbo, bond loans, Non QM, reverse mortgages, piggy-back second mortgages, standalone second mortgages and more
- Our warehouse team funds until 2 p.m. Pacific Time

MSR Financing Overview

- Developed to help mortgage originators leverage their Mortgage Serving Rights
- Offers lines up to \$75MM¹ and greater as lead bank on syndications
- Provides flexible structures to accommodate originators' MSR retention strategy. MSR lines of credit provide an interest-only draw period followed by term finance

Note Financing

- Focused towards private debt funds to solve cash management disruptions between sources and uses of investor capital and deal flow
- Offers lines up to \$50MM¹ to borrowers with a commensurate amount of equity
- Dependable execution with fast and flexible daily funding. Provides customers a highly efficient source of capital tailored to the quick-close business model of private loan origination

Our Difference

Western Alliance Bank is the primary subsidiary of Western Alliance Bancorporation and is one of the country's top-performing banking companies. As the go-to business bank, our clients appreciate:

- Robust lending capacity and services
- Responsive decision making
- Highly-competitive terms
- Access to executive management
- High-level efficiency to accommodate clients needs in fluid markets

WESTERNALLIANCEBANK.COM/MORTGAGEWAREHOUSELENDING

¹All offers of credit are subject to credit approval.

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Forbes | **2018**
BEST BANKS
IN AMERICA

For the third year in a row, Western Alliance ranks in the top ten on Forbes' list of America's Best Banks – taking the #2 spot for 2018.



A FULL SUITE OF SOLUTIONS

Western Alliance Bank offers a wide range of customizable business banking products and solutions, including credit, international banking, and treasury management – as well as products and services for personal banking – all designed to respond to your needs and your timeline.



WHAT SETS US APART

Western Alliance Bank brings you the best of both worlds: the strong capacity and sophisticated product offerings of a large bank along with the flexibility, commitment and superior service of a more specialized institution.

Responsive Decision-Making

Our team has the acumen and authority to make prudent lending decisions quickly in an ever-changing environment – with the power to cut through the red tape. Count on us for a smooth, timely process.

Robust Lending Capacity and State-of-the-Art Services

You tap into a full spectrum of deposit, lending, treasury management, international banking and online banking products and services.

A Single Point of Contact

Your dedicated banker works to help you with all your banking needs, supported by the deep resources and financial offerings of a nationwide banking company.

Experts Who Know Your Business

We are committed to understanding your industry and the unique challenges and opportunities that face your individual business.

Access to Senior Management

Our senior management meets regularly with clients and takes an active role in their success. We deliver access to decision-makers, capital and powerful products and services to help businesses grow.



Western Alliance®
Mortgage Warehouse Lending

A division of Western Alliance Bank. Member FDIC.

Turn to us for expert solutions to meet your business and personal banking needs.

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WHAT CUSTOMERS SAY

“Western Alliance Bank is a pioneer in mortgage servicing rights (MSR) lending, but it’s way more than that. We’re moving deposits over, looking at a revolving line of credit and they just financed a building we bought in Las Vegas. I cherish where the relationship is going because I haven’t experienced that in the banking world.”

– Rick Arvielo

*Chief Executive Officer
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