



Specialized Mortgage Services

Banking That's Different



Western Alliance Bank's Specialized Mortgage Services group provides financing to well-qualified mortgage bankers with a commitment to customized solutions, backed by significant industry expertise. The team provides traditional warehouse lending, correspondent mortgage solutions, note financing and MSR financing.

Mortgage bankers can take advantage of our national warehouse platform with a focus on quick credit decisions, flexible funding and high-touch personal attention.

What Sets Us Apart

Experts Who Know Your Business

We understand your industry and recognize the unique opportunities and challenges facing your business.

Responsive Decision-Making

Our entrepreneurial people have the acumen and authority to make prudent decisions quickly, with the power to cut through red tape.

Robust Solutions and State-of-the-Art Services

We tailor loan, deposit, treasury management and other funding solutions that add value and make it easier for you to run your business.

A Dedicated Relationship Manager

We're known for providing personalized attention. Your single point of contact works closely with you on all your banking needs and connects you with our breadth of resources nationwide.

Access to Senior Management

We provide access to bank leadership. Our senior management meets regularly with clients and takes an active role in your success.



What We Offer

Specialized Mortgage Services has a national reach, offering warehouse lines with customized solutions to meet the individual needs of each borrower’s origination strategy and funds to a wide array of take-out investors.

Warehouse Lending

- 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

- Helps mortgage originators leverage their Mortgage Servicing Rights
- Offers lines that leverage Fannie Mae, Freddie Mac and Ginnie Mae collateral
- 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

- Provides financing to institutional debt funds to solve cash management disruptions between sources and uses of investor capital and deal flow
- Offers fast, dependable and flexible daily funding across multiple real estate secured note asset classes
- Targets lines to borrowers who maintain a commensurate amount of equity
- Provides customers with a highly efficient source of capital tailored to the quick-close business model of private loan origination

Correspondent Mortgage Solutions

- Jumbo Prime
- Expanded Non-Agency
- Streamlined
- Bank Statement Documentation for self-employed borrowers
- Asset Qualifier
- Debt Service Ratio Coverage (DSCR)
- Investment Transaction
- Scratch and Dent
- Interest Only
- Exception customization for the right borrower that doesn’t fit program guidelines

Broader Banking Solutions

To support the added banking needs of our Specialized Mortgage Services clients, Western Alliance Bank also offers a wide range of business banking products and solutions, including credit, international banking and treasury management. Our suite of treasury management services includes mortgage servicing custodial accounts, plus primary business banking and payroll accounts and more. We also offer products and services for personal banking. Everything is designed to respond to your needs and timeline.

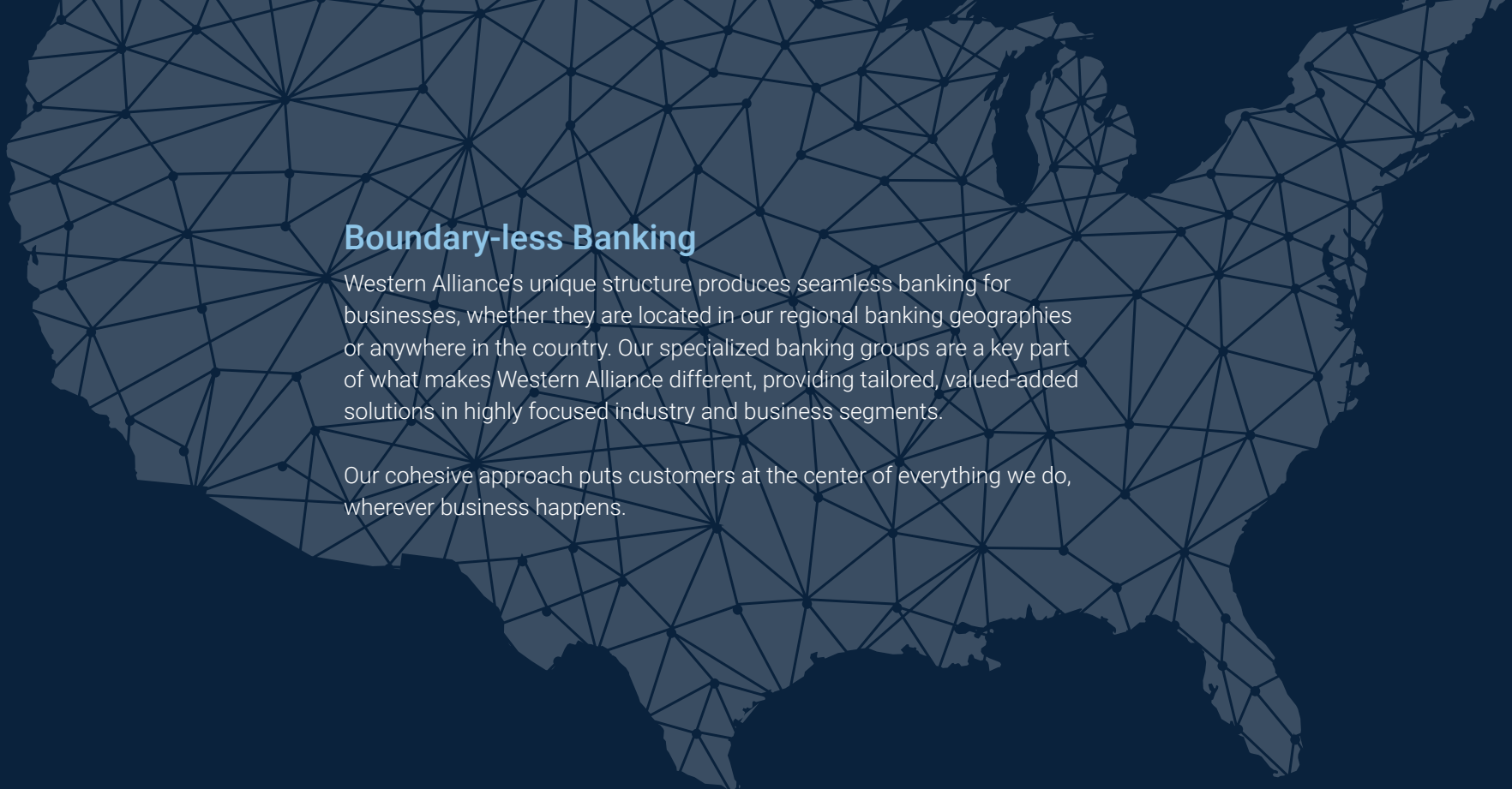
All offers are subject to credit approval.

Specialized Mortgage Services is part of Western Alliance Bank, one of the country’s top-performing financial institutions. Western Alliance Bank is unique because we offer businesses the best of both worlds: the resources and sophisticated services and solutions of a national bank along with the focus and expertise to deliver thoughtful, sector-specific banking.



◀ **Kenneth Vecchione**
President and CEO, Western Alliance Bank

“Our passion gives us energy and drive to think big and do more. Our first responsibility is always to our clients, and we bring them expert bankers who know their industry and market. Their caring, consistent and personal touch – combined with providing tailored solutions – supports our customers’ growth ambitions.”



Boundary-less Banking

Western Alliance’s unique structure produces seamless banking for businesses, whether they are located in our regional banking geographies or anywhere in the country. Our specialized banking groups are a key part of what makes Western Alliance different, providing tailored, valued-added solutions in highly focused industry and business segments.

Our cohesive approach puts customers at the center of everything we do, wherever business happens.

Divisions of Western Alliance Bank. Member FDIC.

Banking for Business

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|---|------------------------------------|-------------------------------|
| Commercial and Residential Construction | Life Sciences | Real Estate Development |
| Education | Manufacturing and Logistics | Small Business |
| Gaming | Municipal and Local Governments | Specialized Mortgage Services |
| Healthcare | Nonprofits | Technology and Innovation |
| Homeowner Associations | Private Equity and Venture Capital | Timeshare Resorts |
| Hotels | Professional Services | Wholesale and Distribution |
| Legal | | |



One of Forbes' Best Banks in America Year After Year

#1 Best-Performing Among 50 Largest Public U.S. Banks <small>S&P Global Market Intelligence 2020</small>	One of the Country's Top-Performing Financial Institutions	NYSE: WAL 1,900+ Employees Nationwide
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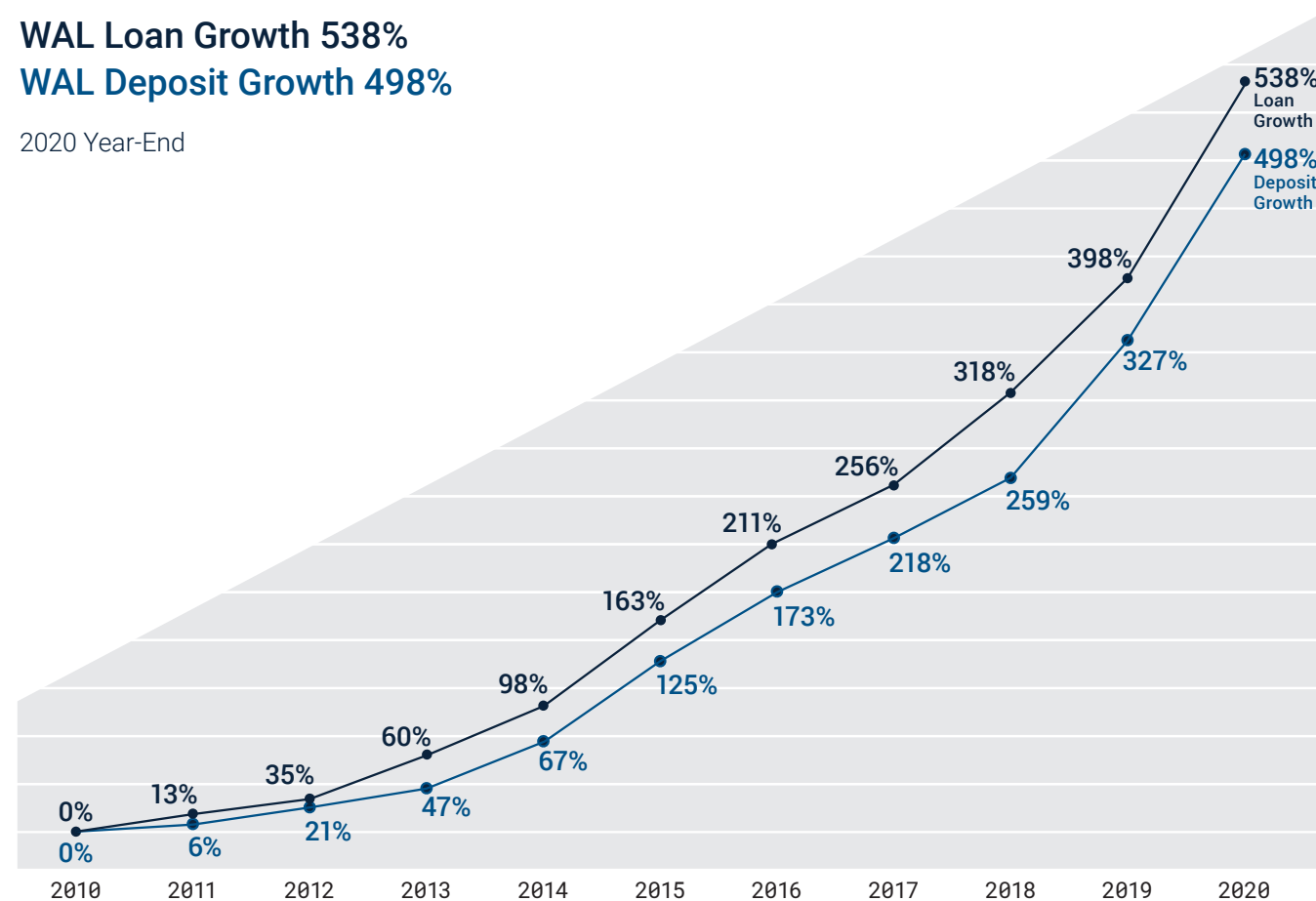
Long Term Deposit Rating

A2 | Moody's Investor Service

A | Kroll Bond Rating Agency

WAL Loan Growth 538% WAL Deposit Growth 498%

2020 Year-End



What Clients Say

Our clients appreciate the focus of a highly skilled banker who knows your business, your industry and your market, as well as sophisticated products and an innovative approach.

For clients in the demanding mortgage warehouse industry, Western Alliance is a trusted and expert partner in delivering tailored financing and a range of business banking solutions to help you meet your goals.



◀ **Rick Arvielo**
CEO, New American Funding

"Western Alliance was the first bank interested in providing us with more things we need outside the focus of the original relationship. It's refreshing to have a banking partner that is not a one-trick pony."



◀ **Matt Dawson**
Chief Revenue Officer, Loanpal

"Western Alliance has been an incredible partner in Loanpal's mission to make a positive impact on our planet. They provided us with the flexibility we needed to launch and grow our clean energy financing business. We look forward to building on our strong partnership that accelerates the adoption of renewable energy in the U.S."

Western Alliance Bank has a strong track record for community commitment.

Community Impact Across Western Alliance in 2020

\$937.6 million

in loans directed to 5,948 small businesses

6,071 hours

of community service by our people helped 83 organizations

\$358.6 million

in Community Development Loans supported 17,844 jobs and created 358 units of affordable housing

2,916 students

in 29 Title 1 schools participated in 5,355 hours of "Financial Cents" financial literacy classes provided by our bank

\$2.2 million

donated to high-impact local organizations in response to COVID-19, from PPE for first responders to help for hungry families

\$2.3 million

in down-payment assistance grants through the Federal Home Loan Bank put a new home within reach for 112 families

\$88 million

dedicated to new community investments, primarily for school districts serving economically challenged families



It's not just about understanding the numbers.

It's about a banker who understands your business.

A one-to-one relationship with your banker – a banker who truly understands your business – is how Western Alliance Bank delivers on accountability.

Bank on Accountability®



**Turn to us for expert solutions to meet your
Specialized Mortgage Services banking needs.**

To learn more about the Western Alliance Bank Specialized Mortgage Services group,
visit westernalliancebank.com



Western Alliance Bank®
Alliance Association Bank
Alliance Bank of Arizona
Bank of Nevada
Bridge Bank
First Independent Bank
Torrey Pines Bank

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