

LENDING INSIGHTS

Residential Mortgage Loans

Residential Mortgages | Utilized for Personal & Investment Property Financing

Leveraging **Osaic CapitalHub**, powered by Community Capital, the Capital Solutions Team can help clients access a full range of residential mortgage solutions, including primary residence, vacation home, and investment property financing.

Residential Mortgage Terms	
Variable	Typical Terms
Structure Type	Primary Residence, Second/Vacation Home, Investment Property
Loan Purpose	Purchase, Refinance, Renovation
Loan Amount	Up to \$5MM+ (larger with select lenders)
Amortization	15–30 years
Rate Type	Fixed or Adjustable
Collateral	Residential Real Estate Property
Recourse	Full Recourse (Typically Personal Guarantee Required)
Other Notes	High LTVs may require mortgage insurance or pricing premiums

Residential real estate loans are used to purchase, refinance, or renovate residential properties for personal use or investment purposes. These loans are typically structured as fixed or adjustable-rate mortgages and may be conforming or non-conforming based on the loan amount and borrower profile.

The lending approach is highly tailored, especially for high-net-worth individuals or those with complex financial profiles—including trusts, LLCs, or self-employed borrowers—where traditional underwriting may fall short. CapitalHub enables access to lenders that specialize in both conventional and custom mortgage solutions, often with more flexibility and concierge-level service than standard retail channels.

Advisors are instrumental in identifying lending opportunities during client conversations—unlocking potential value through strategic refinancing, liquidity access, or smart leverage of appreciated property.

Ideal Client Use Cases

- Purchasing a primary home or vacation property
- Refinancing to secure better terms or reduce monthly payments
- Tapping into home equity for personal liquidity or investment opportunities
- Acquiring a residential rental property for income generation

This loan category provides an accessible entry point for client engagement and can be a powerful relationship-deepening tool, helping advisors identify planning opportunities while enhancing their value as a trusted partner in all areas of the client's financial life.