



GOLDEN EAGLE

INSURANCE

PROTEQUITY

THE NEXT GENERATION OF EQUITY DEFAULT PROTECTION PROGRAMS

Golden Eagle Insurance is proud to introduce the next generation of equity lending default protection. Protequity is designed to complement your current lending platform by extending your reach to capture additional creditworthy clientele. Protequity will allow you to significantly increase loan production in traditional equity-based lending programs. Protequity allows the lender to leverage its own lending expertise with that of an A.M. Best A+ (Superior) rated insurance carrier. Protequity is intended to mitigate the effects of borrower default, improving the performance metrics of a lender's home equity portfolio. With the support of Protequity, lending programs can be customized to reach 100% LTV thresholds.

A delinquency of 90 days triggers the claim process, no foreclosure required. In the event of a claim, Protequity pays the entire outstanding loan balance, up to a maximum limit of \$250,000 per loan, to the financial institution. Claim payments are delivered approximately 30 days after a completed claim submission.*

WHY PROTEQUITY

- Market reach is expanded to capture additional credit worthy clientele
- The program is underwritten by a national insurance company with an A.M. Best rating of A+ (Superior), Financial Size Category of XV
- Program flexibility to include secured and unsecured Home Improvement loans
- Foreclosure is not required to trigger the claim process
- A simple premium pricing strategy is customized for each lender
- A comprehensive program management reporting package is provided
- Program utilizes Moody's marketplace analytics for customized pricing

Let the Protequity team work with your team to establish an affordable premium rate and program guidelines.

☎ 800-461-9224



www.goldeneagle-insurance.com

PROTEQUITY can be leveraged to increase production on the following loan types:

- Fixed Home Equity
- Home Equity Lines of Credit
- Second Money Purchase Loans
- Secured and Unsecured Home Improvement Loans

*This document highlights in general terms the coverages that may be afforded under certain policy forms. Coverage for individual claims is based on the facts and circumstances of each claim as well as any applicable exclusions, limitations or any other terms and conditions of the policy that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail.