



PROTEQUITY

Wanting to Grow Your Loan Portfolio? Protequity is the Answer!

Unitas Financial Services is proud to offer Protequity, a credit default insurance program designed to assist you with growing your loan portfolio while mitigating exposure to potential future loan losses. The ability to expand the combined loan-to-value (CLTV) limit on home equity loans is driving a 20-30% growth for lenders using the program.

Loan Example	
HELOC Request - \$75,000	
Current Home Value - \$400,000	
Current Mortgage Balance - \$300,000	
Credit Score - 700	
Without Protequity	With Protequity
CLTV = 93.75% FAIL	CLTV = 93.75% PASS
Credit Score = 700 PASS	Credit Score = 700 PASS

Program Benefits

- Increase loan volume by expanding the CLTV for good credit-quality borrowers to 100%
- Increase interest income
- Gain and retain customers by offering a competitive product
- Originating more loans means more cross-sell opportunities
- Loans are insured against default for any reason by an A.M. Best Excellent rated insurer
- Claims can be submitted when the loan is 90 days delinquent
- No foreclosure is required for claim payment
- Delegated underwriting guidelines

Protequity enables you to grow your loan portfolio and reach more customers without negatively impacting portfolio performance. It's that simple.

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

[Click here to get in touch with us about Protequity](#)

800-461-9224



www.unitas360.com

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

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

Pricing:

- Customized specifically for your program
- Paid monthly on outstanding loan balances
- Covered with a slight increase in the APR

*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.