



Invigorate Finance

In this market, the
only constant...
is change.



Invigorate Finance
Correspondent Aggregation



Invigorate Finance
Asset Management



INVIGORATE PAVES THE WAY

REI INK sat with Jennifer McGuinness, President of Invigorate Finance

INVIGORATE IS A BUSINESS AND NOT A TRADE

Invigorate Finance (“Invigorate”) is a residential and business purpose closed loan mortgage conduit aggregator and Asset Manager.

Why did you launch Invigorate?

The vision for the launch of Invigorate was to address the “gaps” I have seen in my prior roles that, at times, did not allow for the optimum outcome for execution or achievement for a transaction. I feel like we are able to use the best of each type of business or seat that we have sat in and then “fix” what was not most effective or efficient. For me, one of my largest frustrations sitting in investment banks, REITs or hedge funds for example, was that we were generally building billion dollar plus trades and not businesses – if the market turned, we either were out of the trade or the process could be very slow to be able to take part in the opportunity the market was now offering – Invigorate is not a trade, it’s a business.

“ I feel like we are able to use the best of each type of business or seat that we have sat in and then “fix” what was not most effective or efficient. ”

Why the Asset Management expansion?

Invigorate has been an asset manager since Day 1. The expansion into AAA rated securitization due diligence and obtaining the approvals of all five (5) rating agencies is the latest expansion to our asset management channel and we have the approval of all of the rating agencies. We saw a disjoint in due diligence, wherein the expertise of the personnel within the entities conducting these reviews was and is decreasing significantly. There was and is clearly a lack of consistency in the outcomes of the reviews from these counterparties and also the methodologies they employ, which candidly should not exist, as they are prescribed generally by the rating agencies. By virtue of the

vast expertise of the Invigorate team, in not only credit but compliance, valuation, structured finance, servicing and other competencies it was a natural addition to our platform. Away from the due diligence business, as mentioned previously, we handle a vast array of structured financial transactions and also oversee portfolios of loans for not only our own book of business but for those of third parties as well.

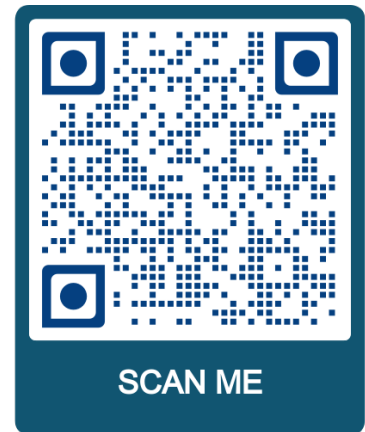
What excites you about your role today?

I have been in the business over 25 years and I can honestly say that I still am excited about what I am doing. As an entrepreneurial executive, among other accomplishments, I’ve brought to the mortgage industry both lending products and securities structures that had never been done before, as well as enhanced asset management strategies and investments to drive optimized outcomes. I have sat in the seat of the lender, investor, bank, asset manager etc. and I believe this full lifecycle experience, coupled with a fantastic team of professionals, provides Invigorate Finance with a competitive advantage. It is also what excites me about what I do on a day to day basis. Finally, I love to learn and the diversification of our business allows for me to continue to build knowledge and this drives us to succeed.

WHY INVIGORATE?

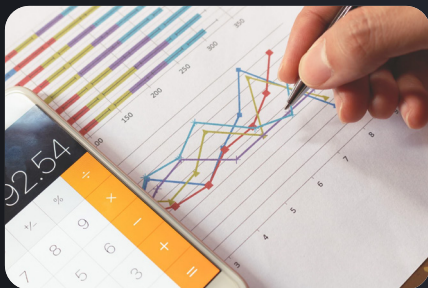
Decades of Experience - Two Distinct Channels - Unmatched Collaboration

Markets change, products change and without a platform that is dynamic, opportunities will be missed. Invigorate's platform, can proactively react to market change and has the ability to not only navigate this change efficiently but also can identify, define and manage the asset management path of a loan through its full lifecycle. This plan of action, is customized by engagement and partnership to optimize execution, increase returns and abate losses.



◦◦◦ Credit and Asset Management Expertise

We leverage our credit and asset management expertise, our special servicing core and our structuring knowledge to provide superior portfolio management and reporting specific to the client's investment objectives.



Very High Touch,
High Impact



Exception Management
Philosophy



Comprehensive
Data



Facilitate Results
Through Dialogue

THE ASSET MANAGEMENT CHANNEL

Generally, Invigorate engages with industry participants in joint ventures, structured finance transactions, due diligence engagements, servicing oversight and other asset management related focused transactions. We are also approved by the rating agencies as a Third Party Review "TPR" Firm for AAA rated securitization.

ASSET MANAGEMENT OVERVIEW



ASSET MANAGEMENT CASE STUDY

“Pictures are worth a thousand words”

Occupancy misrepresentation is on the rise - This subject transaction was a cash-out refinance of an alleged primary residence. The borrower listed himself as unmarried with no dependents. The photographs in the appraisal report revealed that rooms contained multiple beds, other rooms in the home were utilized as makeshift kitchens and the property was most likely being used to house multiple individuals and not as represented to be an “owner-occupied” property. There were also multi-purposed rooms as you will see from the visuals provided; this is clearly not a primary residence. It’s a little known fact that most rating agency approved third party review firms do not look at the appraisal photos, is this a risk your willing to take as an investor?



Michael “Mike” Fiamengo, VP Credit Diligence is a 40 year seasoned credit veteran with vast expertise in amongst other things, front end, reverse underwriting, credit and asset management strategies.

THE CORRESPONDENT CHANNEL

We enter into contractual relationships with lenders to originate loans to our specifications and purchase closed loans meeting our underwriting guidelines from eligible correspondent lenders. Invigorate has both delegated and non-delegated correspondent channels. Invigorate's aggregation has appeared in multiple AAA rated securitizations.

RESIDENTIAL MORTGAGE LOAN PROGRAMS



1st Lien Non-QM – “Near Prime”

Loan amounts to \$2,500,000 (larger loan amounts available on exception basis)
Up to 85% LTV
Full doc loan program
Self-Employed and Departing Residence Allowances
30 year fixed; 5/6, 7/6 and 10/6 ARM's



1st Lien Non-QM – “Fresh Start”

Loan amounts to \$2,500,000 (larger loan amounts available on exception basis)
Up to 85% LTV
12 and 24 month bank statement program, 1 year tax return, asset depletion etc.
Multiple credit categories for prior housing related events
30 year fixed; 5/6, 7/6 and 10/6 ARM's



Closed-End 2nd Lien

Coming soon!



2nd Lien HELOC

Coming soon!

BUSINESS PURPOSE LOAN PROGRAMS



1st Lien DSCR

Loan amounts to \$2,000,000 on SFR; \$3,000,000 on 2-4 Units (larger loan amounts available on exception basis)
Up to 80% LTV; Up to 100% LTC (cash-out refinances)
30 year fixed; 5/6, 7/6 and 10/6 ARM's
Interest Only options available
Recourse and Non-Recourse Options available



1st Lien RTL – Bridge Loan

Purchase and Refinance options available
Term 6-24 Months interest Only
Loan amounts to \$2,000,000 on SFR; \$3,000,000 on 2-4 Units (larger loan amounts available on exception basis)
Options for new and limited experience investors through Institutional available



1st Lien RTL – Fix and Flip

First lien (6-36 months interest only)
Options for new and limited experience investors through Institutional available
Loan amounts to \$2,000,000 on SFR; \$3,000,000 on 2-4 Units (larger loan amounts available on exception basis)



1st Lien RTL – Ground Up Construction:

Term 6-36 Months - Interest Only
Loan amounts to \$2,000,000 on SFR; \$3,000,000 on 2-4 Units (larger loan amounts available on exception basis)
Options for new and limited experience investors through Institutional available

Meet the Team



Jennifer McGuinness, President

- Over 25 years of experience in lending, aggregation, banking, asset management, due diligence, servicing, securitization and structured finance
- Principal of the first hedge fund to issue Residential Mortgage Backed Securities (“RMBS”) collateralized by newly originated mortgage loans
- Built and ran the 1st woman owned mortgage loan aggregator
- 2022 Titan of Private Lending, Originate Report Magazine, 2020 HousingWire Vanguard, 2020 Top 25 Fintech innovator Award Recipient, 2020 Significant Woman in Real Estate, REIINK, 2019 Women with Vision Award Recipient, Mortgage Banking Magazine, Nominated in both 2019 & 2018 for two Keystone Awards the Diversity and Inclusion Award and the Laurie Maggiano Legacy Award, 2017 named a “Leading Lady” by the Five Star Institute for Woman in Housing



Aren Anderton, EVP Asset Management Operations

- Over 20 years of TPR Due Diligence, credit and securitization experience
- Most recently responsible for the development, and oversight of all operations and training for a top tier Due Diligence company
- Ms. Anderton has had direct oversight over hundreds of Securitizations encompassing Agency, Non Agency and Business Purpose Loans (including without limitation, TRID, Dodd Frank pre-TRID, seasoned, NPL, RPL, DSCR, CDFI and all documentation types etc.)



Christopher Nager, SVP, Loan Operations

- Over 20 years of TPR due diligence and secondary mortgage market experience
- Spearheaded the buildout and management of loan operations for a residential mortgage loan exchange, which included lock desk, transaction management and servicing divisions
- Previously, Director of Operations for a top tier Due Diligence company, where he oversaw and managed client relationships that encompassed a variety of lending programs and products, (such as, Jumbo, Non QM, and other new origination lending programs) as well as the shared services document custodial division.



Dana Georgiou, Senior Director, Business Development

- Over 30 years of experience in mortgage lending including sales, operations, marketing/training, credit, compliance and due diligence
- Recognized leader in customer excellence and customer focused strategies
- Has held leadership roles with national and global teams
- Completed the Mortgage Bankers Association prestigious MBA Leaders Program
- Named in the top women of Private Lending in 2023



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