

Real Estate Mortgage Lending

Myth or Reality?

Interview with Raul A. Vidal, Senior Vice President, Residential Real Estate Lending



What is the Bank's experience in Residential Real Estate?

Since the early 90s, Brickell Bank in Miami has been a pioneer in assisting international clients with mortgages – enabling them to purchase a home or invest in real estate. We have a portfolio valued at more than \$150 million and growing.

It's been said that banks in general do not grant loans. Why is that?

Too much has been said about current restrictions for loan approvals. A great deal of this is determined by the new regulations, which banks have to abide by. We are also working with more stringent lending criteria to protect both our bank and our clients, which is important. However, we have the knowledge to facilitate the lending process and transform the rules of the game into a positive customer experience. Today it's very common to work with investors who have purchased their homes with cash, and we can assist them with their financing needs. This process can help investors recover the principle they have invested and improve their liquidity for future endeavors. We are very flexible and handle each situation on a case by case basis.

Who is Brickell Bank's target market?

The bank has national and international clients, as well as foreign national clients who reside in Miami. We are proud to say that our clients have traditionally become our best ambassadors. They continue to refer new clients to us because they recognize that we are experts in the mortgage lending scene for the international market. Brickell Bank welcomes investors interested in residential real estate and a meeting is the first step we can take together. We seek to create an alliance with our clients, and are always at their service to discuss lending opportunities and options, as well as other financial services.

How long does the loan approval process take?

From the time all the documentation is submitted to the Bank, the process is generally very fast – it is possible to close in 30-45 days. First we conduct an interview to determine the client's needs. We explain the programs that are available to the client, and we provide a list of documents required to start the process.

We speak the client's language, therefore, the client can send the documentation in Spanish or Portuguese, and we will take care of the translations.

What is the philosophy of Brickell Bank?

The core values that have driven our operations are Excellence, Discipline and, in particular, focus on the Client. These are the factors that set us apart from the rest, and this is what we proudly offer with any type of consultation or loan application.

These values translate into a very personal and positive experience for our clients, many of whom have been doing business with us for generations. This is our mission at Brickell Bank, and it represents the experience that our clients will remember. Our name has changed but our philosophy and commitment to growing with our clients has not.

How are clients' questions and concerns handled at Brickell Bank?

At Brickell Bank, we have a specific way of doing business. Unlike other banks, where the client has to work with employees from different departments as they move forward with the lending process, clients always work with the same person, from the initial interview, to completing the loan application, and through to closing.

Where can I find detailed information about the loans and products offered by the Bank?

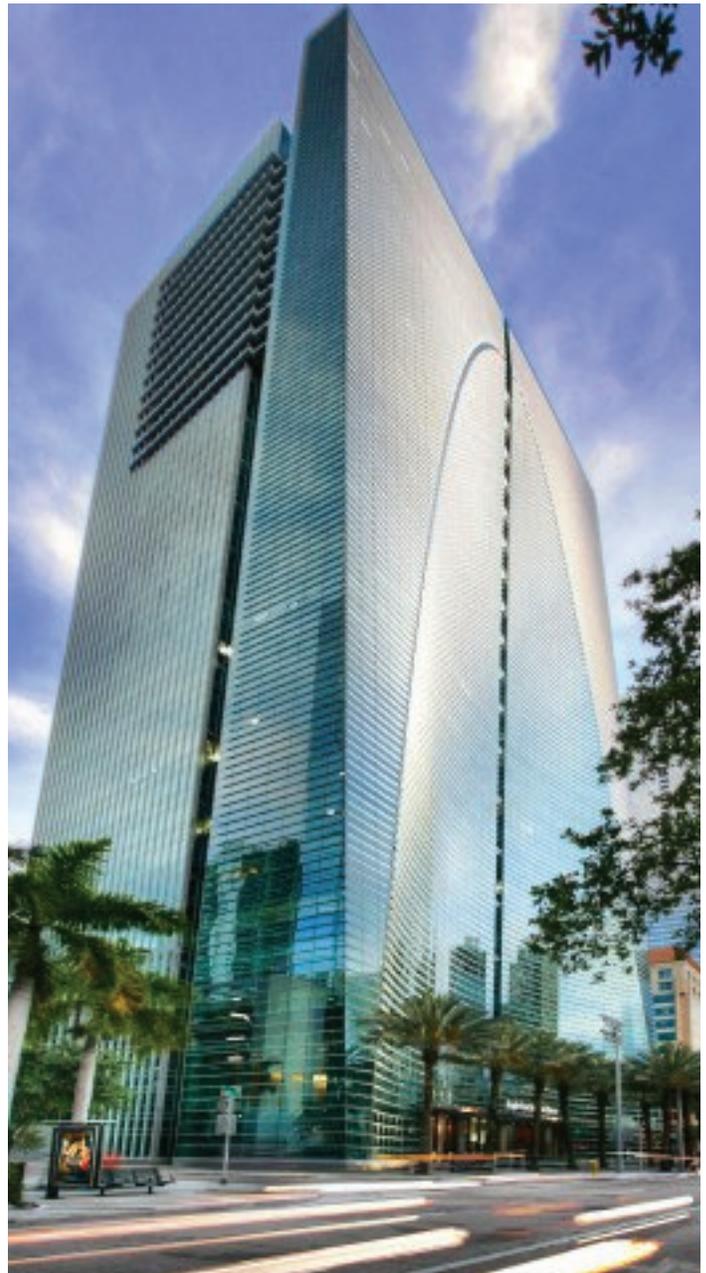
Visit our website (www.brickellbankmiami.com) for basic and general information regarding the documents required to obtain a loan in the United States. This checklist is also available in Spanish and Portuguese. It is not meant to be intimidating. Our clients will always be in contact with an executive who will be able to assist them in gathering the required documentation. As I've said before, we handle foreign documents and we speak our clients' language. I always encourage my clients to contact my office personally and schedule their initial interview.

Do I need to submit any financial documentation to obtain a loan from the Bank?

Yes, but we can assure you that we will help you in the loan approval process.

How may I contact you and, if needed, ask for clarification and/or recommendations to be able to obtain these loans?

I am 100% at your service. You may contact me by phone at 305.347.8320 or by e-mail at rvidal@brickellbankmiami.com.



REAL ESTATE FINANCING

Mortgage Lending is Our Specialty.

 **BrickellBank**SM

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