



SBLOC

Leverages portfolio value to provide the financial foundation for a new home



When homebuyers need cash in a hurry, traditional loans and selling off assets are not their only options for liquidity. The Bancorp Securities-Backed Line of Credit (SBLOC) offers homebuyers a simplified application and underwriting process for loans based on the value of their non-retirement investment portfolio. SBLOCs offer the best of both worlds — homebuyers get timely access to cash without liquidating assets and advisors keep their investment strategy and AUM intact.

HOMEBUYER BENEFITS

- Provides timely access to liquidity for home purchase, closing costs, home renovations and new home construction
- Supplies bridge financing for down payment and other costs when current home is pending sale/closing
- Eliminates need for homebuyers to use emergency funds/savings to cover expenses
- Provides funding to homebuyers who cannot meet financial requirements of traditional bank loans
- Minimizes financial hardship during transition to new home
- Offers low interest rate to make monthly payments manageable

SBLOC FEATURES

- Interest-only line of credit backed by securities held in a non-qualified investment account
- Borrowing power can range from 50-100% of portfolio value, based on asset class
- No application fee¹, no annual or monthly fees
- No charge for portion of line not in use
- No penalties for early payoff
- May help avoid the potential tax consequences for liquidating assets



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¹ The Bancorp Bank does not charge an application fee. State, local, and/or third-party fees may apply in some states.

Collateral-based borrowing may not be suitable for everyone. Financial advisors should ensure that clients understand any associated risks. Clients should consult a tax advisor for tax-related matters and an attorney for legal matters.

The SBLOC is a non-purpose-loan, the proceeds of which cannot be used for the purchase of securities or to refinance a loan used to purchase securities.

To help maintain the security of financial information, do not include confidential personal information such as account numbers or Social Security numbers in non-secure email correspondence.