



LOANSHIELD OFFERED BY CASTLELINE™

LoanShield, offered by CastleLine™, is a comprehensive insurance program that provides risk transference for challenging loan requirements, including employment instability, employment verification, delays in gathering tax transcripts, increased loan reviews due to default and issues with liquidity. LoanShield is designed to protect lenders from income fraud, employment fraud, fraudulent assets, undisclosed liabilities and occupancy fraud.

HOW WE HELP

Mortgage fraud is as costly as ever with defect-driven, relaxed credit guidelines and employment instability. Adding LoanShield offered by CastleLine insurance program to your lending process provides:

- 📈 Protection from fraud born out of COVID-19 and the types of fraud that continues to impact the industry
- 📈 Cedes risk to insurer
- 📈 Minimal to no impact or disruption

The information contained herein is for informational purposes only and is not an offer to sell or a solicitation to buy any insurance product. No insurance product is offered or will be sold in any jurisdiction in which such offer or solicitation, purchase or sale would be unlawful under the insurance or other laws of such jurisdiction. Some products and services may not be available in all jurisdictions. For terms and conditions of coverage, please refer to the specific policy wording.

California Entity Surplus Line License No. 0L48223

HOW IT WORKS

- 📈 Underwrite the loan according to investor guidelines
- 📈 Complete applicant's verification of employment
- 📈 Run a fraud tool and clear alerts
- 📈 Secure the policy with the insurer and close the loan
- 📈 Submit for insurance

THE LOANSHIELD ADVANTAGE

“ We've been able to reduce our risk and significantly scale our business through the Loanshield Insurance Program.

Norman Koenigsberg, Senior Executive VP/ Chief Operating Officer, First Choice Loan Services

“ We have seen tremendous value insuring our wholesale loans through the Loanshield program. The program has a proven track record of paying claims.

Mike Fontaine, EVP & Chief Operating Officer
Plaza Home Loans