JP

Josh Porter

THE WEALTH-BUILDING LENDER

POWERED BY **NEXA LENDING**

THE WEALTH BUILDER LOAN™

A smarter way to own, pay down, and put your home to work.

WHERE HOMEOWNERSHIP BECOMES WEALTH.

1 What It Is

- A first-lien line of credit that functions like a mortgage and a full checking account in one.
- Your income can reduce principal every night through the sweep feature.
- Interest is calculated on your actual daily balance.

2 Why It's Different

- Daily interest recalculation
- Nightly sweep lowers principal faster
- Flexible access to available equity
- Available for primary residences, second homes, and investment properties

3 Best Fit For

- Borrowers with strong cash flow
- Disciplined money managers
- Clients who want to build equity intentionally
- People who value flexibility and long-term strategy

4 Eligibility at a Glance

- Typically 700–720+ credit score
- Generally 10–15% reserves
- Up to approximately 43% debt-to-income
- Up to 90% primary • 80% second home • 75% investment
- Loan amounts from $150,000 to $3.5M

IMPORTANT TO UNDERSTAND

This structure typically has a variable rate and should be compared side by side with a traditional mortgage using your real numbers.

Every mortgage should move you closer to your life goals — not just your closing date.

Josh Porter

919-444-0014 | jporter@nexalending.com | WealthBuildingLender.com | NMLS #1826074