JOSH PORTER
THE WEALTH-BUILDING LENDER™
Where Homeownership Becomes Wealth.™

TOP 10 QUESTIONS ABOUT

The Wealth Builder Loan™

1. **What is the Wealth Builder Loan™?**
   A first-lien line of credit that functions like a mortgage and a full checking account in one, so your income automatically reduces your principal every night.

2. **How is it different from a traditional mortgage?**
   Interest recalculates daily on your real balance instead of following a fixed schedule, so every dollar deposited works immediately to reduce what you owe.

3. **Is the rate fixed or variable?**
   It's a line of credit, so the rate is typically variable rather than fixed for 30 years. Josh will walk through current terms for your scenario.

4. **Is this riskier than a traditional mortgage?**
   It trades some interest-rate risk for flexibility and potential interest savings — the right fit depends on your cash flow and financial discipline.

5. **What credit score and qualifications do I need?**
   Typically a 700–720+ credit score, 10–15% in reserves, and up to approximately 43% debt-to-income, depending on the scenario.

6. **What properties and loan amounts qualify?**
   Single-family homes, 2–4 unit properties, and warrantable condos, from $150,000 up to $3.5M — primary, second homes, or investment property.

7. **Does my available credit line last forever?**
   Your full credit limit is available for the first 10 years, then it gradually reduces to zero by year 30 — the same timeline as a paid-off mortgage.

8. **Can I use it for a rental property or second home?**
   Yes — it's available for primary residences, second homes, and investment properties alike.

9. **What's the process, and how long does it take?**
   A conversation about your goals, underwriting similar to a traditional mortgage, then closing — timelines are comparable to a standard loan.

10. **How do I know if this is right for me?**
    The only way to know is to compare it side by side with a traditional mortgage using your real numbers — that's exactly what Josh will walk through with you.

Have a question we didn't cover? ***Let's talk — 919-444-0014.***

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