

Cash is King in Real Estate Purchases



A couple contacted their financial advisor to discuss making a significant withdrawal from their non-qualified account. They were trying to purchase a larger home in a competitive housing market, but their mortgage contingency was keeping them from winning bids. They were frustrated. “We need the cash,” they explained.

Fortunately, their financial advisor had a solution—a TriState Capital securities-based line of credit (SBLOC). This gave them quick access to cash without making a substantial withdrawal that would disrupt their long-term investment goals.

From contingency to all cash in days through their advisor.

The paperless application and ability to self-manage their credit line was a simple and effective way to give them the purchasing power they needed, right when they needed it.

Flexible liquidity to meet life’s moments.

Establishing a line of credit for this transaction was the couple’s first encounter with the powerful capabilities of SBLOC liquidity. With many more milestones just down the road for them, they plan to keep their line of credit open and available for the life moments that will come their way.

No disruption to portfolio or long-term investment goals.

By using the SBLOC as a tool in providing holistic wealth management, the advisor was able to address the clients’ immediate cash need while keeping their long-term investment goals on track and saving them substantially versus the tax consequences and opportunity costs of liquidation. Not only were all assets retained in the investment account, but the success of this solution also strengthened the advisor-client relationship, leading the couple to confidently move additional investment assets to the advisor over time.

WE MAKE IT HAPPEN.

INNOVATIVE RATE STRUCTURES

Fixed and variable

CUSTOMIZED SOLUTIONS

Meeting clients’ objectives

PERSONAL SERVICE

From an experienced, dedicated team

EFFICIENT EXECUTION

Working capital in days

CONTACT US

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Securities-based lending is a non-purpose margin loan secured by eligible, marketable securities. It is non-purpose because the proceeds of the line of credit cannot be used to purchase or carry securities. Securities-based lending has special risks and is not suitable for all investors. The risk of securities-based lending include: (i) market fluctuations that may cause the value of pledged assets to decline, (ii) a decline in the value of the pledged securities that could result in selling the securities to maintain equity, and (iii) possible adverse tax consequences as a result of selling securities. Fluctuations in market interest rates could also affect the applicable index rate that applies to your line of credit, causing the cost of the credit line to increase significantly. The interest rates charged on lines of credit backed by securities are determined in part by the line of credit amount as outlined in the loan documents.