LEGACY SOLUTIONS

SERVICE BROCHURE · NOVEMBER 2026

BUYER FINANCING

Know what you can borrow before you make an offer.

Buying a home or investment property in Cayman? We prepare a bank-ready application, take it to the right lenders and stay with you through to closing.

Every legacy starts with a plan. Don't just make money, build wealth that outlives you.

Book your free 45-minute consultation or call 345-925-9810

WHERE YOU ARE TODAY

A mortgage shouldn't be a guessing game

→

WHERE WE TAKE YOU

Picture closing day: the right loan, on terms you negotiated, with nothing left to chance.

US$157M+	16+ years	2 to 3	Free
financing secured for clients	in corporate and commercial banking	targeted lenders on every file	45-minute first consultation

YOUR CONSULTANT

Lori Moncrieffe

Founder & Consultant, Legacy Solutions
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THE CHALLENGE

A mortgage shouldn't be a guessing game

01 You don't know how much a bank will lend until you have already found the property.

02 Each bank asks for different documents, and the back-and-forth can take months.

03 A finance deadline in your purchase agreement can put your deposit at risk.

"You shouldn't need a banker in the family to get a fair deal."



YOUR GUIDE

We have sat on the bank's side of the table

Lori Moncrieffe, MSc, CAMS · Founder & Consultant

Lori has more than 16 years in corporate and commercial banking, most recently as Vice President, Corporate Finance. She built a business-banking portfolio from zero to more than US$100 million, booked more than US$127 million in new lending, led her team past a US$40 million sales target, and has written and approved credit on facilities from US$1 million to US$20 million. Since 2018 she has secured more than US$157 million for Legacy Solutions clients, with every application written the way a credit team reads it. We work for you, not for any bank.

- US$450M+ structured across her career
- Wharton Real Estate Investing & Analysis
- John Maxwell Certified Coach and Speaker
- DISC Behavior Consultant

WHY CLIENTS CHOOSE LEGACY SOLUTIONS

Issuer-neutral
No commissions from any bank, developer or broker.

You choose the lender
A written side-by-side comparison of every offer.

We handle the bank
Our consultant manages all correspondence and follow-up.

Fees agreed up front
Confirmed in a written service contract before work begins.

WHAT'S AT STAKE

Without a plan, a stalled application can cost you the property, your deposit or the terms you deserve, and you may pay more over the life of the loan.

WHAT SUCCESS LOOKS LIKE

Picture closing day: the right loan, on terms you negotiated, with nothing left to chance.

THE PLAN

Three steps to your keys

01

Free consultation

A 45-minute call on your goals. From your Personal Financial Statement we show what you can likely borrow and the cash to close.

02

A bank-ready application

We prepare your Request for Financing Report, presented the way a lender assesses you, and submit it to two to three targeted banks at the same time.

03

From offer to keys

We compare the offers side by side, negotiate the rate and terms, and stay with you through the conditions to closing.

YOUR ROADMAP

How financing works: who does what, and when the fees apply

01	**Introductory call** We review the opportunity, your goals and your financing options.	**Client and Legacy** No fee
02	**Engagement** A service contract confirms the scope, deliverables, fee and timeline.	**Client signs** Assessment fee (50%) on signing
03	**Documents and due diligence** Personal Financial Statement, income verification, purchase agreement, deposit, valuation and identity checks.	**Client provides**
04	**Financial Assessment** Cash flow model, projections and loan structure options.	**Legacy delivers** 1 to 2 weeks
05	**Request for Financing Report** A bank-ready report and recommended loan structure, for your approval.	**Client approves**
06	**Lender submission** Issued to two to three targeted banks. We manage all follow-ups.	**Legacy delivers**
07	**Term offers** Offers compared side by side and terms negotiated on your behalf.	**Client and Legacy**
08	**Formal offer accepted** You accept the preferred offer and its conditions.	**Client accepts** Request for Financing fee (50%) on the formal offer
09	**Conditions and closing** Valuation, insurance and attorney steps through to drawdown.	**Client, bank and attorney** Closing and drawdown

YOUR INVESTMENT

Clear fees, agreed in writing

We are paid by you, never by a bank. Our fee is shown as its own line in your closing costs.

Free consultation and loan summary	No fee
Financial Assessment, on engagement	0.50% of the loan
Request for Financing Report and structuring, through to a formal offer	0.50% of the loan
Minimum engagement	CI$5,000

EVERY LOAN SIZE

50% (the Financial Assessment fee) on signing the service contract, and **50%** on receipt of a formal offer from a bank or lender.

HOW THE SECOND INSTALMENT IS CALCULATED

The second instalment is calculated on the **highest** formal offer received.

WHAT WE WILL NEED FROM YOU

ABOUT YOU

- Personal Financial Statement (we provide the template)
- Job letter and recent payslips
- 6 months of bank statements
- 3 years of tax returns, or company financials if self-employed

ABOUT THE PROPERTY AND ID

- Purchase agreement and deposit confirmation, if available
- Valuation of the property, if available
- Passport, driver's licence and a recent utility bill
- Work permit, if applicable

YOUR NEXT STEP

Book your free 45-minute consultation

We review your goals, show what you can likely borrow and set out your path to the keys, in writing.

Book a consultation

45 minutes · no cost · no obligation

Lori Moncrieffe, Founder & Consultant

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Legacy Solutions is issuer-neutral and receives no commission from any bank, developer or broker. Fees are in Cayman Islands dollars and confirmed in a written service contract. This brochure is general information and is not an offer of finance; lending decisions rest with the lender.