



Between a rock and a hard place?  
No need to sell when the market is down.

The time had finally come. The house the client had long been eyeing was finally available. The client chose the more traditional route of securing a \$400,000 mortgage to make the purchase. All was ready for closing day. What could go wrong? Well, two things it turns out – the mortgage lender and the market.

The mortgage lender was not ready on closing day with the funds. A new date was scheduled. The date came, and yet the mortgage lender was still not ready. Needless to say, frustration towards the lender and worry about losing the opportunity set in.

The client thought their only option was to liquidate assets to cover the purchase. However, the market was in a down swing so selling low was not an optimal strategy. The client was out of time and choices.

When the client called his advisor, he was looking to find another solution. The advisor called his Goldman Sachs Select Regional Lending Manager, as he had helped his clients establish multiple lines of credit for his clients and trusted the program.

Together, the advisor and the Regional Lending Manager presented the solution to the client, who decided to apply that day. The result: the line of credit was approved within hours\*, the funds were available the next day, and the property closing happened that afternoon.

Satisfied client. Satisfied advisor.

Ready to learn how you can help your clients protect assets and meet unplanned and planned liquidity events?

## Interested? Contact us today

### Regional Lending Managers

Northeast	MA, NH, VT, ME, RI, NY state	Ossie Babson	617-204-2334
New York Metro	Greater NYC, NJ, CT	Suzette LaBonne	212-357-4823
Great Lakes	OH, PA, DE	Laura Latulippe	215-405-4909
Mid-Atlantic	KY, WV, VA, DC, MD	Jen Bernstein	202-585-6798
Southeast	NC, SC, GA	Pat Jubard	404-846-7394
Gulf	FL, AL, MS, TN	Carrie Calloway	561-650-2607
South Central	TX, OK, AR, LA, NM	Paul Sargis	214-855-1183
Midwest	WI, MO, MN, IL, IN, IA, MI, KS, ND, SD, NE	Christina Harmon	312-655-5607
Mountain	CO, UT, WY, MT, ID, WA, OR, AK	Brad Croft	801-741-5705
NoCal	NoCal, NV	David Esser	415-393-7649
SoCal	SoCal, AZ, HI	Mario DePasquale	949-790-3726

GS Select Transitions | [Debbie White](#) | 212-357-2171

GS Select Advisor Solutions Desk | 844-477-1155

**Call (833) 280-1250 or email [GSSelect@gs.com](mailto:GSSelect@gs.com)**

[welcome.gsselect.com/ourteam](https://welcome.gsselect.com/ourteam)

[welcome.gsselect.com](https://welcome.gsselect.com) and [LinkedIn](#)

\*Best practice: To avoid maintenance calls, keep a 10% buffer in the pledge account to protect against market down swings and have assets outside the pledge account available. Time not necessarily indicative. Times may take longer in certain circumstances.

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