

Fix&Flip loan program and a signup sheet for this deal and your future deals with us.

- 1) We will lend up to 80% of the purchase price **AND** up to 80% of the repair cost (for Experience Flipper).
- 2) Min. loan amount is \$100K and Min. repair loan is \$20K
- 3) **We only lend to LLC or Corporation in the state FL. For LLC, we will need operating agreement and the Articles. For Corporation, we would need the Bylaws, Corporate Resolutions and the Articles of Incorporation.** But for all other states, we can do loans for an individual (CA, AZ, CO, UT, FL, TX, NC)
- 4) Loan terms are 6 months. In addition, we can offer extension (2x), each extension are 3 month term. We structure each deals to cater to your needs. Our loans are interest only payment, No prepay, No junk fees, No formal appraisal needed, No processing, No underwriter fee. We only charge origination fee.
- 5) This is an asset base loan product, which means we don't really put emphasis on credit score nor ask for financial documents. All we ask is allow us pull background mainly to check for felony record. If you have some collection, tax liens or even BK, we are OK with it.
- 6) We typically close in 3-5 days from start to finish.
- 7) We're easy to work with, no hassle, very transparent, we truly work with our borrowers. Our retention rate for repeat borrowers are roughly 85-90%. I am also accessible for my clients 7 days a week.
- 8) On non-owner occupied refi's, we will lend 80% of the purchase price if owned for less than 1 year. Also, if you have spent money to fix up the property, we will give you credit for that as well. If owned the property for over 1 year or so, we will lend up to 70% of the market value.

Signup process. 1) Fill out signup sheet, 2) Need purchase contract, how much repair money will you need, 3) LLC or Corp docs. These are the only things That I need to get the file started.

I look forward to working with you and being your preferred lender. Please call me anytime. Thank you