

Term loans or Lines of Credit

- We arrange funding with institutions which will lend up to \$250,000 per individual on an unsecured basis.
- There is no consideration of LTV as the loan is not tied to real estate.
- Spouses and partners can apply to increase the total funding to as much as \$500,000.
- More than one individual can apply for funding to increase the total available funds for any one project. For instance, let's say the original applicant needs \$200,000, but only qualifies for \$125,000 in funding. He can have his spouse, business partner or friend apply for the rest of the needed funds.
- Funding instruments are term loans of 3-7 years with rates generally between 7-10 percent; and lines of credit with similar rates.
- Applicants are not required to document income and assets to gain approval.
- This funding is ideal for real estate investors who may have little or no income showing on their returns.
- Our only requirement: a credit score of at least 650.
- Takes a week to 10 days to close
- In every case, the way to initiate the funding is by having the client send me their credit report. We recommend [creditchecktotal.com](https://www.creditchecktotal.com). Once that is received, we'll be able to come back to you within 24 hours with a quote as to the funding we can secure for the client. Please give me a call any time with questions you might have.