

- 1) We'll lend up to 80% of the purchase price **AND** up to 80% of the repair cost.
- 2) Min. loan amount is \$50K and Min. repair loan is \$20K
- 3) We only lend to LLC or Corporation in FL. But on other states that we lend in, we can do loans for an individual (CA, AZ, CO, UT, FL, TX, NC)
- 4) Loan terms are generally 6 months, but we can do 7, 8, 9 month as well. In addition, we can offer extension (2x), each extension are 3 month long. We structure each deals to cater to your needs.
- 5) Rate will range anywhere from 1%-1.25%, month to month, interest only loan, NO Pre-pay.
- 6) This is an asset base loan product. We don't care about credit score, we don't ask for financial documents or anything. All we ask is to pull background check mainly check for felony record. If you have some collection, tax liens or even BK, we are OK with it.
- 7) The cost of the loan is 3-4 points and that's it. There are NO junk fees, No appraisal fee, no underwriter fee, No processing fee, nothing other than your typical 3rd party closing cost like title, etc.
- 8) We can typically close in 3-5 days from start to finish.
- 9) We're easy to work with, No hassle, no changing terms at the last minute. We're transparent, we work with our borrower that's why our retention is 80-85% of repeat borrowers.
- 10) On non-owner occupied refi's, we will lend 80% of the purchase price if owned less than 1 year. If you spent money on fixing up the property, we will give you credit for that as well. If owned the property for over 1 year, 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 thing to get the file started.