



UNIVERSAL CAPITAL is a self-funded, real estate investment company that provides time-sensitive interim and bridge financing using non-owner occupied residential and commercial real estate as collateral. Because we are a direct lender we can act quickly to make a decision on a real estate loan or investment.

Who we can help? Banks and mortgage brokers turning down a loan but wanting to help the client find another solution, transactions needing fast closings, Realtors interested in finding alternative financing for their clients who otherwise couldn't buy or build an investment property, borrowers wanting common sense underwriting to loans or those that do not qualify for traditional financing, and businesses needing operating capital and can put up real estate as collateral for the loan.

TYPES OF INVESTMENTS:

1. New construction and development on SFR's, multi-family & commercial
2. Renovation loans - buy & hold or flip
3. bridge financing ("gap lending")
4. Land - commercial & residential
5. Partnerships and mezzanine financing options
6. Direct investments - managed by our in-house team

NON-OWNER OCCUPIED HARD MONEY/ BRIDGE LOANS:

1. Loan to After Renovation Value (ARV) ratios up to 70%-80%
2. Loan sizes generally \$100,000 to \$3 million
3. 6-month term loans – extensions possible
4. Interest-Only - contact us for rate and fees
5. Funds can be used for purchase, refinance, or cash-out
6. Credit not the contributing factor for decisions, no minimum scores
7. Must close in the name of a business entity and be an investment property

WHY UNIVERSAL CAPITAL?:

1. We are a direct lender using our own capital to invest
2. Simple loan application process - collateral is the primary factor for approval
3. Clients can leverage our decades of experience and contacts
4. Fast closings/ direct payments to sub-contractors/ quick response time to draw requests

Please contact us for more details:

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