**A) Loan terms are anywhere from 3-6 month with possible extension. We offer 2 separate extensions. Each extension is 3 month long.**

**B) Rate will range anywhere from 1-1.25% month to month rate.**

**C) 3-4 Points, no other or fees.**

**D) Interest only payment, no prepayment penalty.**

**E) No credit check, no pay stubs, bank statements or any financial documents required. Strictly an asset based product.**

**1)    We will lend up to 80% of the purchase price AND up to 80% of the repair cost (rehab $$$ are only available for experience rehabbers).**

**2)     Min. loan amount is $100K and Min. repair loan is $25K. Max loan amount is $1mil on the 1st and $300K for repair/rehab project.**

**3)      We only lend to LLC or Corporation except for CA deals. For LLC, we would need operating agreement and the Articles. For Corporation, we would need the Bylaws, Corporate Resolutions and the Articles of Incorporation. We do loans in (CA, AZ, CO, UT, FL, TX, NC).**

**4)      Loan terms are up to 6 months. In addition, we can offer extension (up to 2 extensions), each extension are 3 month term. We structure each deals to cater to your needs. Our loans are interest only payment, No prepay. We only charge origination fee.  No junk fees, No formal appraisal needed, No processing, No underwriter fee, etc.**

**5)      This is an asset base loan product, which means we don't really put emphasis on credit score nor ask for financial documents. The only thing we do is pull background checks 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)      I'm easy to work with, no hassle, very transparent; we truly work with our borrowers. Our retention rate for repeat borrowers is roughly 85-90%. I am also accessible for my clients 7 days a week.**

**8)   On non-owner occupied refi’s, we will lend up to 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 items that I would need to get the file stared.**