100% Purchase & 100% Rehab Funding

This funder offers hard money and JV gap funding nationwide in 1 package - why go to 2 separate lenders when they can do both? Up to 100% of purchase and 100% of rehab (for experienced borrowers) - subject to 70% of ARV depending on location.

- * Very fast closings. Common-sense underwriting. Range of doc options.
- *7-13% blended rate, 1-4 points, JV program if we combine gap funding with regular hard money. Up to 85% of purchase price or 80% purchase / 80% rehab available with no JV.
- * Minimum 640 FICO score required. Should borrower have less than a 640 FICO lender can provide a guarantor for a 1% increase in the interest rate.

Please also refer to our Loan Submission Checklist:

- 1. Form 1003 Attached
- 2. Bank Statements + Credit Report (\$1 credit reports from www.creditchecktotal.com)
- 3. Credit Authorization and BPO Order Form (attached) Depending on the property type and location. We can either go with appraisal (\$400-500) or BPO is \$380.
- 4. Proof of Experience Investor Questionnaire & Experience Verification Sheet (attached)
- 5. Two Forms of Government/State ID's (drivers license, passport, social security, etc)

In addition, we need information about the property.

- 6. Scope of work / contractor bid sheet / rehab budget
- 7. Copy of Residential Purchase & Sale Agreement
- 8. Escrow Instruction and Officer contact person
- 9. Preliminary title report
- 10. ARV Valuation Summary / Comparative Market Analysis

Thanks again,

Please let us know if you have any questions.

Regards,

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