

WE HAVE CAPITAL FOR EVERY OCCASION!



REFINANCE | PURCHASE | REHAB | REO | CONSTRUCTION

WE CLOSE LOANS OTHER LENDERS CAN'T! CALL AND SEE HOW!

CA Stated Income: 60% to \$1M

- Stated Income: Self Employed and W2!
- Residential: OO, NOO, Investment, 1-4 Units
- Purchase & Refinance...Investment Property OK!
- 700 FICO Minimum w/No History of Major Derogs
 - Fixed: ARM: 6 Mo, 3/1, 5/1, 7/1
- 12 Months PITI Required Liquid, 3 Months Seasoned
 - Foreign National w/No Credit History OK!
 - 55% LTV to \$2M ~ 50% LTV to \$3M
 - Non-Occupant Co-Borrower Allowed
 - Rates as Low as 5.125%!

Rehab Loans: 70% ARV

- NOO SFR & 1- 4 Unit Only
- Loan Amt = ARV - 1.5 x Estimated Repair Costs
- Up to 95% of Current Value Purchase Max
 - 1 Year I/O No PPP
- Close in 10 Days w/ Full Package
 - 580 Min FICO Max 55% LTV
- 90 Day Late, BK, Foreclosure & NOD OK!
 - Partnerships, Corporations & LLC's
 - Foreign Nationals OK!
 - Residential & Commercial

Hard Money Starting @ 7.75%

- Cash-Out on Investment Properties w/o Seasoning
- Ground up Construction: Residential and commercial to 65% Cost to Build
- Residential: OO & NOO, 75% LTV, SFR & 1- 4 Unit Only
 - Commercial, Residential & Land
 - \$50K to \$250M (rates will vary)
 - Purchase/Refinance/Restructure
 - Fast! One Week Funding!
 - Minimal Paperwork
 - No Prepayment Penalty Options
 - Solid Exit Strategy Required
 - Six to Thirty-Six Month ARMs
 - No FICO, Equity Based Programs!

Other Hot Programs

- **Full Doc Jumbo SFR up to \$10M+**
- **Cross Collateral Programs Available!**
- **Asset Based Lending Rates at 3%!**
 - **JV programs \$1M and up!**
- **VOE Only (highlights):** OO \$417K max; income docs required, only VOE sent to the business owner
 - **580+ FICO Full Doc Program:** Non-FHA!
 - **W2 Stated Income (highlights):** OO 80% LTV; NOO C/O to 75% LTV; 55% DTI w/30% Variance
 - **401K and Non-Recourse Loans available!**
 - **We can lend Nationwide including FHA!**
- **NINA:** 601 FICO to 65% LTV; Rates From 7.75%*

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