



Private Money Loans & Trust Deed Investments

Fast, Professional and Reliable Funding for California Real Estate Investors

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Loan size: \$50k to \$2.5 Mil.
Funding Locations: Northern, Central and Southern California
Collateral: SFR 1-4 (Non-Owner Occupied; Owner-Occupied Business Purpose), Commercial, Multi-Family, Land, Mixed Use
Lien Position: 1st Lien Position; 2nd Lien Position

	Fix & Flip Loans	Fix & Rent Loans	Business Purpose Cash-Out	Residential Bridge Loans	Multi-Family Purchase/Refinance	Commercial Loans	Construction Loan
Term	1 Yr	1 Yr – 5 Yr	1 Yr – 5 Yr	= < 1 Yr	1 Yr – 5 Yr	1 Yr - 5 Yr	1 Yr - 2 Yr
Rate	7.99 % to 10.50%	7.99% to 11.00%	7.99% to 11.00% 1 st 's, 10.50% - 12.50% 2 nd 's	8.50% to 11.50%	8.50% to 11.50%**	9.00% - 11.50%	10.50%- 12.99%
Lender	2.0	2.0	2.0	2.0	2.0	2.0	3.0 – 4.0
Underwriting Fees	\$995	\$995	\$1,495	\$1,495	\$1,495	\$1,495	\$1,795
Loan to Value (LTV)*	Up to 80% of project****	Up to 70% LTV	Up to 65% on 1 st 's, 65% CLTV 2 nd 's	Up to 65%	Up to 65% - Purch Up to 65% Refi	Up to 65% - Purch Up to 60% - Refi	Up to 50% LTC
Inspection/Valuation	\$395	\$395	\$395	\$395	\$395	\$395	\$395
Guaranteed Interest	3 Mo. Guaranteed Interest	6 Mos.	6 Mos.	6 Mos.	6 Mos.	6 Mos.	6 Mos.

**Appraisal, BPO and Funds Control required on case by case basis. LTV = Loan to Purchase Price*

*** 2nd Trust Deeds also available*

**** All loan programs subject to change*

***** 80% LTV on purchase, 80% of rehab cost in funds controlled*