



# Private Money Loans & Trust Deed Investments

*Fast, Professional and Reliable Funding for California Real Estate Investors*

Sandy MacDougall: (949) 632-6145 - sandy@mortgagevintage.com Cal BRE #01870605 NMLS #322248

John Storck: (714) 612-7315 - john@mortgagevintage.com Cal BRE #01335988

**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:** 1<sup>st</sup> Lien Position; 2<sup>nd</sup> Lien Position

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

*\*\* 2<sup>nd</sup> Trust Deeds also available*

*\*\*\* All loan programs subject to change*

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