

PRIVATE MONEY LENDING

SFR, 2-4 Units, Multifamily and Commercial

- Direct Lender
- Same day approvals
- First/Second Trust Deeds and Cross-Collateralization Available
- Over \$9 billion Closed
- One Signature Required – Close Quick!
- Loans to 100% of cost
- Purchase or Refinance

California Bridge Programs				
<i>Customized bridge financing for the unique California market.</i>				
Program 100A (First Trust Deed)				
Lien Position	Rate	Term	LTV/LTPP	Property Types
First Trust Deed	From 8% and 1 point.	12-24 Months	75% - 100%	SFR, MFR, COM
Program 100B (Junior Liens)				
<i>Why refinance a first lien if it has a good interest rate already? This alternative will result in a lower cost and will have the lowest weighted rate.</i>				
Lien Position	Rate	Term	CLTV	Property Types
Second Trust Deed	From 9% and 1 point.	12-24 Months	75% - 100%	SFR, MFR, COM
Program 100C (Cross Collateralization)				
<i>Buy with less cash. Use the equity in another property to reduce your cash into the transaction.</i>				
Lien Position	Rate	Term	CLTV	Property Types
First and Second Trust Deed	From 9% and 1 point	12-24 Months	75% - 100%	SFR, CFR, COM

Permanent Take-Out Loans				
<i>We offer very competitive permanent take-out loans. The ability to consider the bridge loans in conjunction with a permanent loan sets us apart from our competitors.</i>				
Lien Position	Rate	Term	LTV/LTPP	Property Types
First Trust Deed	From 4.25%	3/5/7/10/15 Years	Up to 80% (90% for SBA)	MFR, COM, SBA

General Loan Terms

- Loan Sizes from \$75,000 to \$5,000,000
- Bankruptcy and Foreclosure Considered
- Minimum FICO of 600
- Entity Borrowers Permitted

We want to be your lending partner when it comes to Private Money. We are not new at this; our process is easy and we have been lending Private Money since 1990. We are not layered with vertical management, loan committees or investments committees and instead it is one signature required for approval.

FAQ: How do I get a quote? Call me on my office or cell...that easy.

You don't have to pay 10% to 12% and 2+ points or even 8.50% and 2 points.....our rates start at 8% and our process is very easy. You keep more of your money.