



WHOLESALE
Private Money Rate Sheet
Fixed Rate Bridge Loan Programs

FIX & FLIP LOAN PROGRAMS

FIRST TRUST DEED PROGRAM

LTP	6 mo Term	1 yr Term
40%	8.50% @ 2.50 Pts	8.75% @ 2.50 Pts
50%	8.99% @ 2.50 Pts	9.25% @ 2.50 Pts
60%	9.50% @ 2.50 Pts	9.75% @ 2.50 Pts
70%	9.99% @ 2.50 Pts	10.25% @ 2.50 Pts
80%	10.50% @ 2.50 Pts	10.75% @ 2.50 Pts
90% *	10.99% @ 2.50 Pts	11.25% @ 2.50 Pts

* Max LTP - 90% of purchase price. Need to show 10+ flips. 700+ FICO. S. California or Bay Area ONLY
1st TD @ 80% and 2nd TD at 10%.

Program Highlights

California properties ONLY!
Property Types: SFR, Condo, Townhome, 2-4 units, 5+ units, Commercial, Mixed units, Industrial, Office, Self Storage, Retail
No Pre Payment Penalty
No Minimum Interest
Must show Flipping Experience
Future ARV Value must be supported
Flipper must show the ability to complete rehab
Flipper must have a 650+ FICO and No Foreclosures in past 2 years to get LTP over 70%
Minimum loan amounts
\$50k - \$75K Max 55% LTP
\$76k - \$99K Max 60% LTP

Addons

650+ FICO No Add On
600+ FICO +25 bps (Max LTP 80%)
550+ FICO +50 bps (Max LTP 70%)
500+ FICO +75 bps (Max LTP 60%)

FEES

Underwriting	\$995	Tax Service	\$150
Loan Docs	\$595	Appraisal	\$200

BROKERS! Call today to discuss your loan scenario!

- Business Purpose Only
- Fixed Rates
- Cash out Available
- Flexible debt coverage ratios
- Make sense underwriting
- No minimum credit score - We consider:
 - Foreclosures
 - Short Sales
 - Judgements
 - Liens
- No Prepayment Penalty
- Amortized or Int. Only Payments
- Subordinate financing Considered
- Purchase money, refinance and equity financing available