



GET RELIABLE FUNDING FOR YOUR INVESTMENT PROPERTIES

FIX AND FLIP

RENTAL

**COMMERCIAL/
MULTI-FAMILY**

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Private Money Loans



Welcome to Premier Money Source! We are a private money lender who coordinates investors with borrowers, mortgage brokers and realtors so that they can purchase or refinance non-owner occupied properties. Our experienced borrowers and partners rely on our fast and dependable financing to get funded even if other lenders say it can't be done. We get it done with our state of the art technology and our 25 years of mortgage experience. We control the lending process locally, which means you will get fast answers and quick closings for all of your private money lending needs.

FIX AND FLIP	RENTAL	COMMERCIAL/ MULTI-FAMILY
Rate 7.99% - 11.99%	Rate 7.99% - 11.99%	Rate 8.99% - 11.99%
Max LTV Purchase 90%	Max LTV Purchase 80%	Max LTV Purchase 80%
Max LTV Refinance 80%	Max LTV Refinance 75%	Max LTV Refinance 75%
Loan Amounts \$100,000 to \$3,000,000	Loan Amounts \$100,000 to \$3,000,000	Loan Amounts \$100,000 to \$3,000,000

Why Premier Money Source?

 Get Pre-Approved in Minutes	 We Issue a Formal LOI & Pre-Approval Letter	 Close Loans in 3-5 Business Days	 We are Lenders NOT Brokers. We Make the Decisions!	 25 Years Experience. Closed over 20,000 loans!	 Everything is in writing including the Pre-Approval Letter & LOI Email
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FIX & FLIP LOANS



LOAN OBJECTIVE

To buy a property, fix it up and then resell for a profit

LOAN GOALS

- Borrower needs quick financing
- Property might not be financeable
- Needs a loan in 5 days or less
- Bank turned the borrower down
- Need short term financing

THE SOLUTION

Fix & Flip Financing

FEATURES & BENEFITS

LOAN TERMS	6 - 12 Months
RATE	7.99% - 11.99%
ORIGINATION POINTS	2.00% - 3.00%
LOAN TYPE	Interest Only
PRE-PAYMENT PENALTY	None
MAX LTV (PURCHASE)	Up to 90%
MAX LTV (REFINANCE)	Up to 80%

PRODUCT CRITERIA

TYPE OF LOAN	Business Purpose Loans
DOCUMENTATION	Stated Income
PROPERTY TYPE	SFR, 1-4 Units, Townhome, PUD, Condo, Multi-Family
MIN LOAN AMOUNT	\$100,000
MAX LOAN SIZE	\$3,000,000
PRICING / LTV BASED ON	Collateral / Credit / Flipping Experience
VALUATION	BPO / DB Appraisal / Full Appraisal

CASE STUDY



FIX & FLIP OVERVIEW

PURCHASE PRICE	\$590,000
REHAB	\$100,000
AS-IS VALUE	\$915,000
ARV	\$1,010,000
LOAN AMOUNT	\$531,000
LTV (AS-IS)	90%
LTV (EQUITY)	59.66%
LOCATION	Los Angeles, CA
PROPERTY TYPE	SFR
TRANSACTION TYPE	Purchase

HOW PMS PERFORMED

- App taken on Monday
- Closed on Friday



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RENTAL LOANS

LOAN OBJECTIVE

Reposition, Refinance, Purchase, Stabilize, Rehab, Cash Out

LOAN GOALS

- Borrower needs quick financing
- Property might not be financeable
- Needs a loan in 5 days or less
- Bank turned the borrower down
- Need short term financing

THE SOLUTION

Rental Financing

FEATURES & BENEFITS

LOAN TERMS	6 - 24 Months
RATE	7.99% - 11.99%
ORINATION POINTS	2.00% - 3.00%
LOAN TYPE	Interest Only
PRE-PAYMENT PENALTY	None
MAX LTV (PURCHASE)	80%
MAX LTV (REFINANCE)	75%

PRODUCT CRITERIA

TYPE OF LOAN	Business Purpose Loans
DOCUMENTATION	Stated Income
PROPERTY TYPE	SFR, 1-4 Units, Townhome, PUD, Condo, Multi Family
MIN LOAN AMOUNT	\$100,000
MAX LOAN SIZE	\$3,000,000
PRICING / LTV BASED ON	Collateral / Credit / Flipping Experience
VALUATION	BPO / DB Appraisal / Full Appraisal

CASE STUDY



TRANSACTION DETAILS

VALUE	\$770,000
LOAN AMOUNT	\$616,000
LTV (AS-IS)	80%
LOCATION	Palo Alto, CA
PROPERTY TYPE	SFR
TRANSACTION TYPE	Refinance C/O

BORROWER GOALS

- Close ASAP
- Loan came due
- Owned more than 5 properties, so did not qualify for FNMA, Freddie Financing
- Need Cash ASAP
- Property Rented with long term tenant

HOW PMS PERFORMED

- Repeat borrower
- Financed Up to 80% LTV (AS-IS)
*U/W Exception Made
- Closed in 4 days

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COMMERCIAL / MULTI-FAMILY LOANS



LOAN OBJECTIVE

Reposition, Refinance, Purchase, Stabilize, Rehab, Cash Out

LOAN GOALS

- Borrower needs quick financing
- Property might not be financeable
- Needs cash fast
- Bank turned the borrower down
- Need short term financing

THE SOLUTION

Commercial/Multi-Family Financing

FEATURES & BENEFITS

LOAN TERMS	6 - 36 Months
RATE	8.99% - 11.99%
ORIGINATION POINTS	2.00% - 3.00%
LOAN TYPE	Interest Only
PRE-PAYMENT PENALTY	None
MAX LTV (PURCHASE)	80%
MAX LTV (REFINANCE)	75%

PRODUCT CRITERIA

TYPE OF LOAN	Business Purpose Loans
DOCUMENTATION	Stated Income
PROPERTY TYPE	Retail, Office, Light industrial, Multi-family, Mixed use, Self-storage, RV parks, Mobile home parks, Non-owner occupied residential, Residential portfolios
MIN LOAN AMOUNT	\$100,000
MAX LOAN SIZE	\$3,000,000
PRICING / LTV BASED ON	Credit Collateral / Flipping Experience
VALUATION	BPO / Commercial Appraisal

CASE STUDY



TRANSACTION DETAILS

VALUE	\$2,400,000
LOAN AMOUNT	\$1,250,000
LTV	52.1%
LOCATION	Santa Monica
PROPERTY TYPE	Commercial
TRANSACTION TYPE	Refinance C/O

BORROWER GOALS

- Loan came due. Need to renew
- Close ASAP
- Needed TI Money
- Tenant Replacing Soon

HOW PMS PERFORMED

Borrower needed to refinance current loan and pull out \$150,000 for tenant improvements. PMS closed this loan in 8 days from the receipt of the appraisal.

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Real Estate Investments DONE SIMPLY



☰ LOAN TYPES

- Purchase
- Refinance
- Refinance (Cash-Out)
- Rental
- Commercial / Multi-Family
- Fix & Flip
- Bridge

⚙️ GENERAL LOAN PARAMETERS

- \$100,000 to \$3,000,000
- 1st, 2nd or 3rd Trust Deeds
- 6-36 Month Terms
- California Only
- Brokers / Realtors Welcome

🏠 PROPERTY TYPES (RESIDENTIAL)

- SFR
- Condos
- Townhomes
- PUD's
- 2-4 units

🏢 PROPERTY TYPES (COMMERCIAL)

- Multi-Family (5+ Units)
- Churches
- Commercial Buildings
- Gas Stations & Convenient Stores
- Industrial
- Land (Zoned Residential / Commercial)
- Light Industrial
- Mini-Marts
- Mixed Use
- Office
- Retail
- Special Purpose
- Warehouse

We Can Do The Following:

- 100% Gift Funds
- Bank Turns
- Debt Service Coverage Ratio: N/A
- Foreign Nationals
- Green Card Holders
- HOA Litigations
- Lease Option buyouts / appraised Value
- No 1040's
- No 4506!
- No Fico
- No Impounds Required
- No Source or Seasoning of Down Payment
- Non-Warranty Condos
- Rural Properties
- Stated Income
- We lend to: Individuals, LLC's, Corporations

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WANT TO EARN MORE MONEY?

AT PREMIER MONEY SOURCE WE GET IT!

You're a real estate partner - and you want it all - great rates, high loan to value, amazing service, along with flexibility and creativity! At Premier Money Source, we do just that and a whole lot more. We have funded over 1,000 loans and we have over 25 years' experience in the mortgage and real estate business. Whether you need one loan or multiple loans - whether it's a fix and flip, rental, or commercial/multi-family property - we have the right solution and better terms than the industry average.

WE KNOW REAL ESTATE INVESTMENT FINANCING.

Who Can Get Paid?

- Attorney - OK
- Bank LO that can't fund @ your bank - OK
- Commercial Broker - OK
- Insurance Agent - OK
- Licensed Loan brokers can also submit!
- LO that works that won't do Non-QM lending
- No License Required
- No NMLS - OK
- Property Manager - OK
- Realtor - OK

BECOME A PARTNER TODAY

▶ CLICK HERE AND APPLY NOW

Let's Get Funded Today!



1 [APPLY ONLINE](#)

Apply for all loans 24/7 at the convenience of your home or office.



2 GET APPROVED IN MINUTES

Not only will you get approved within minutes, you will be issued a Pre-Approval letter that can help with all of your offers.



3 SEND IN REQUIRED DOCUMENTS ASAP

We have made this a streamlined process. These are the items we need:

- [Complete Loan Application](#)
- **LOI Letter Signed**
- **CA Drivers License for all Borrowers**
- **2 Months Bank Statements**
- **Purchase Contract with all Addendums**
- **Escrow Contact info**



4 UNDERWRITING / DRAW DOCS AND CLOSE THE LOAN

How do we do it?

- **Speed** - We leverage technology to expedite your loan process.
- **Funding & Pricing** - You'll always be able to say yes to the deals you want with out ready available funding.
- **Transparency** - You'll always know where you stand during the application process as we are always readily available by phone or email.
- **We can close loans in as fast as 5 days.**



A HAPPY CLIENT.
PARTNERS HAVE BEEN CREATED.
A WIN-WIN SITUATION!

[See what other happy clients say](#)

Great customer service and incredible follow-up. We have been partnering with Premier Money Source for the past 5 years and couldn't be happier with their service and the products that they offer. They run an efficient stream-lined brokerage, update you on all findings and with their on point follow-up you are never left in the dark. We will continue to use Premier and continue to refer their services.

Dom Pietrangelo
KW Realty
Los Angeles, CA



I have used Premier Money Source for a couple of years and have been extremely happy with Duane Wellhoefer and Christina Whalen's knowledge, service, attention and professionalism from the very beginning of the transaction to the very end. I know we can count on Premier Money Source for all our investment needs.

Martina Castellanos
Marcastle, Inc.
Whittier, CA



The Premier Money Source team are a dream to work with. I have worked with many organization, but nothing like this exists. I've known Duane for over 20+ years and I knew this was a no-brainer. If you want to diversify your portfolio or you are tired of the poor stock market returns, look no further. You have found the right company to work with. They handle personal, corporate and retirement accounts. They make the investing process so simple with helpful technology. Duane & Christina are total pros.

Irv Goldberg
Investor
Newport Coast, CA



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