



LOAN PROGRAM HIGHLIGHTS

O Loan Amounts: \$25,000 to \$250,000

O Origination Fees: 1 to 3 points (minimum of \$2,000)

O Property Location: California only

O Purpose: Business & Investment Purposes only

O **Property Types:** SFR Rental, Multi-Family, SFR Additions for Non-Owner-Occupied Use, Light Commercial & Retail, Raw

O Loan Terms: 6 months to 18 months

O Rates: Starting at 9%, up to 18%

O Loan-to-Value: 65% with some exceptions

O Loan-to-Cost: Up to 80% with hold back for exceptions

O No Minimum Credit Scores: Low FICO credit score okay!

FAST AND SIMPLE PROCESS

- O Self-employment is OK!
- O No Proof of Income is OK!
- O Low FICO Credit Score is OK!
- O Easy Application Process
- O Quick and Experienced Staff
- O Honest, Efficient & Reliable

LIST OF DUE DILIGENCE REQUIREMENTS:

- 1003 Application
- Business Purpose Letter
- Escrow Instructions
- Insurance
- Current Mortgage Statement
- Rental Agreement (If Applicable)
- Reinstatement Quote (If Applicable)
- Site Inspection / BPO / Appraisal
- Most recent paystub (if W-2 Employee)
- Past 2 years of borrower's tax return
- Recent credit report from all borrowers
- Breakdown of repairs, costs, and time frames
- Colored copy of Driver License from all borrowers
- Personal & business past 2 months recent bank statement.

GET APPROVED NOW

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