

Private Money

Private Money = Deal Flexibility

This is your most flexible option whether it's your first flip, a small deal, or if you just like less paperwork.

This program is frequently customized for the specific deal, so these are the basic guidelines. Not all deals will qualify for higher LTVs.

	Experienced	Survivor	Newbie	Green
Fix/Flip Sales, Past 2 Years	8+	3-7	1-2	0
Purch + Rehab Financed	Interest Rate			
Up to 75%	12.00%	12.00%	12.00%	12.00%
75% to 80%	12.00%	12.00%	12.00%	
80% to 85%	12.00%	12.00%		
85% to 90%				
Max LTV to ARV	70%	70%	70%	65%

Just find your column.

Your max LTV depends on your experience level.

Credit Adjustments			
FICO	Interest Rate	% Financed	Max LTV
620-640	1.00%	- 5%	- 5%
600-620	2.00%	- 10%	- 10%
< 600	3.00%	- 15%	- 15%
Other Adjustments*			
KY, Ind	.50%	-	-
# DCP Loans Paid	??	??	??
Minimum Down Payment			\$12,500
Minimum Equity			\$15,000

Complete your application online, and upload your documents:

Congrats! Now all you need is the deal!

Required Documents
1 Month Bank Statement
Last 2 years tax returns
List of current properties owned
Entity Documentation & Driver's License
Purchase Agreement & Scope of Work

Loan Amount	Points/Fees
> \$100,000	4 points
\$70-100,000	\$4,000
\$50-70,000	\$3,500
\$30-50,000	\$3,000
\$20-30,000	\$2,500
<\$20,000	\$2,000
Loan Fee	\$0

Transactional Funding	
Loan Amount	Points/Fees
> \$100,000	2 points
< \$100,000	\$2,000
Loan Fee	\$0
100% financed including Title Co fees.	
No Credit check	
Docs needed:	
Two Purchase Agreements	
Entity Docs & Driver's License	

The usual disclaimers apply. Qualifications, fees, terms, and rates are subject to change without notice. This flyer is not intended to cover every detail. Information is current as of 9/1/19.

Call and get your loan started!

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