



**“Our Goal – To Help Real Estate Entrepreneurs Grow Their Portfolios”**

[www.MorlinoandLathea.com](http://www.MorlinoandLathea.com) ▪ 973.509.1903 Ext. 1#

### **Will this investor financing program work for you?**

**Already have rehab money and just need purchase property money for your project? If yes, this may be the program for you.**

Every investor who seeks financing comes with a different level of risk they want to take on. For those who want to work on a smaller project, this program offers loan amounts as low as \$20,000. For those who want to work on larger projects, we can offer loan amounts as high as \$1M. Additionally, short and long terms give you the flexibility to keep the loan for the timeframe you desire. Also, no bank statements, tax returns, or pay stubs are required. And, once we have your credit on file, we will not ask for it again.

#### **Here are the details.**

1. Purchase Only LTV: 80%
2. ARV: Not to Exceed 60%
3. Short or Long Term with no PPP (Up to 17 years)
4. Loan Amount: \$20K - \$1M
5. Rates: 12-15% (Based on loan amount)
6. Residential and Commercial Projects (LTVs may vary for commercial project)
7. **No Residential Appraisal – BPO only**
8. Points: 4-6 (Based on loan amount. And, lower on larger loans - case by case.)
9. Interest Only (I/O) Monthly Payments
10. Lender Costs: \$2,500 in Most States (Covers UW, Processing, Legal & Doc Preparation)
11. **Funding in 2-3 days from clear title**
12. **No formal application process – Pre-qualify with one single document. Recent tri-merge 3-score credit report**
13. Borrower: Individuals, Business Entities & Land Trusts
14. Lending in Most States Except: New York, California, North & South Dakota, Nevada, Oregon, Vermont, Arizona & Utah

**Send us your loan scenario: Full property address, property type, purchase price and loan amount & recent (within 30 days) tri-merge credit report with scores.**

**Want to do a cash-out refinance with this product?** Up to 60% LTV

**Want to do a residential turn-key bridge with this product?** 65% LTV and 12 Month Term

Get our 2019 REI Financing Guide. Explore diverse financing opportunities tips and resources. Download it now: <https://tinyurl.com/REI-2019-Guide>

Let us know if you have any questions.

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[www.MorlinoandLathea.com/financing.html](http://www.MorlinoandLathea.com/financing.html)