

## Program Details

Purchase and Rehab LTV: 85% - SFRs Only - Minimum Loan Amount: \$50K - ARV: Up to 75% - Rate: 12% I/O (Charged on funded amounts only)

Term: 12 Months - Points: 4-5 - No Credit or Background Check - No Appraisal on Most Properties - Borrower: Business Entity - Close in 5 Days

### Streamlined draw process!

- No Inspection Needed
- Just send photos, invoices/receipts and an excel breakdown
- Money wired same day for \$20 wire fee
- ACH next day for free
- NO OTHER DRAW FEES

Lending in Most States Except: CA, NV, SD, ND, VT, ID, MN, OK, UT, HI, AK, and WA

**Remember ARV percentage can't go above 75%. Please calculate the ARV by dividing total loan amount by After Repair Market Value which will give you the ARV percentage. Example: \$410K (Purchase & Rehab loan amount) divided by \$550K (After Repair Market Value) equals 74.5% ARV which is below 75% and is acceptable. Please complete the below submission:**

- Purchase or Refinance
- Property type
- Closing Date
- Loan Amount Requested
- Purchase Price
- Rehab amount
- # of days to complete rehab work
- Property address
- After Repair Market Value
- Borrower's name
- Entity name
- Email address
- Phone number
- Estimated Credit Score
- Liquid assets on hand
- Borrower's net worth
- What state does the borrower(s) live
- # of years of real estate experience
- # of flips completed in the last 12 months
- # of flips completed in the last 24 months
- # of flips completed in the last 36 months
- # of flips completed in the borrower's lifetime
- What was the average rehab budget on the previous completed flips
- How does the borrower view flipping
- # of rental properties owned by the borrower
- Does the borrower have a real estate agent/broker license
- Is the borrower a licensed contractor
- Exit strategy

