

# Private Lending Group Investor Programs

## Investor Gold

680 Minimum FICO  
10-11% Interest Rate & 2-4 Points  
Borrower proves 6 months reserves  
75% LTV of Purchase Price & Repairs

Borrower can prove Rehab Experience\*  
Minimum loan amount \$100,000  
Minimum after Value \$130,000  
Cash out allowed - 45% debt ratio

## Investor Silver

640 Minimum FICO  
12-14% Interest Rate & 3-6 Points  
Borrower has 3 months reserves  
70% LTV of Purchase Price & Repairs

Minimum loan amount \$60,000  
Borrower has proof of Rehab History  
Minimum after Value \$100,000  
Cash out allowed 50% debt ratio

## Investor Bronze

580 Minimum FICO  
14-16% Interest Rate & 5-8 Points  
Rehab funds escrowed at closing  
NO Debt Ratio Requirement  
65% LTV of Purchase Price & Repairs

Minimum loan amount \$35,000  
Borrower has 35% cash invested  
BK and Short Sale OK  
Minimum after Value \$90,000  
Debt Ratio 55%

## Terms & Requirements

Property Types: 1-4 Units  
Loan Term: 12-24 months interest only  
W2 or 12 months bank statements

States: IL, IN, OH, PA, NJ, TX, FL  
Joint Venture Opportunities Available  
We will do Cross Collateralized Loans

**Pricing adjustments:** for FICO Scores under 580, D/R exceptions, and other property types: multi-unit, commercial, mixed use, land

Minimum Fee \$4,000  
\$695 Doc Prep Fee  
\$300 Inspection Fee

**\*Experience proof by HUD1's in last 24 months**

[www.PrivateLendingGroups.com](http://www.PrivateLendingGroups.com)

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Effective 10-03-16