



Real Estate Investor Programs

INVESTOR GOLD

680 Minimum FICO
 10-11% Interest Rate
 85% LTC of Purchase Price & Repairs
 Borrower proves 6 months reserves
 Borrower can prove Rehab Experience*
 Minimum loan amount \$100,000
 Minimum after Value \$150,000
 Cash out allowed - 50% debt ratio

INVESTOR SILVER

650 Minimum FICO
 12-13% Interest Rate
 75% LTC of Purchase Price & Repairs
 Borrower proves 6 months reserves
 Borrower can prove Rehab Experience*
 Minimum loan amount \$75,000
 Minimum after Value \$100,000
 Cash out allowed 55% debt ratio

INVESTOR BRONZE

600 Minimum FICO
 13-14% Interest Rate
 70% LTC of Purchase Price & Repairs
 Borrower has 35% cash invested
 BK and Short Sale OK
 Minimum loan amount \$50,000
 Minimum after Value \$100,000
 NO Debt Ratio Requirement

TERMS & REQUIREMENTS

Property Types: 1-24 Units
Loan Term: 12-24 months interest only
Income: W2 or 12 months bank statements
States: IL, IN, OH, PA, NC, TX, CO, FL

Pricing adjustments: for FICO Scores under 600, D/R exceptions, and other property types: multi-unit, commercial, mixed use, land.

***Experience Proved by HUD1's in last 24 months**

Joint Venture Opportunities Available
 We Fund Cross Collateralized Loans
 We Fund Free and Clear Properties
 Rehab Funds Escrow Required

Minimum Origination Fee \$4,500
 \$595 Doc Prep Fee
 \$300 Inspection Fee (1-4 Units)



PRIVATELENDINGGROUP

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