

Terms are:

- 1) All after repaired value loans are only offered on 3,6 and 9 month terms Purchase and refinances can go up to 24 months on average. With exception 3 and 5 year terms are available.
- 2) Standard terms are 12 to 18 months on all Purchase and Refinance loans without ARV funding involved.
- 3) Rates: Interest rates start at 10% and go as high as 18%.
- 4) Client qualifies for the lower rate based on track record of rehabbing and flipping properties in the previous 18 months and the use of personal credit score of 650 or higher.
- 5) Rates above 15% are for ARV loans without a 620 score or higher. Credit is not required on our basic program.

See Below Loan to Values:

- 6) Basic loan to value with no credit check is 65% on purchase and 50% cashout on refinance and 55% ARV loan. No property seasoning required.
- 7) 620 score or higher: We have available up to 90% of the purchase price and 75% of the after repaired value on scores of 620 or higher. On this program we like to see a license and bonded contractor performing all repairs
- 8) We also have available 65% on a refinance cashout with property seasoning of 6months or more with proof of improvements.
- 7) We can cashout with no seasoning the amounts paid to purchase a property cash in order to complete repairs on the property.