

NO INCOME DOCUMENT'S LOAN PROGRAM

30 YR LOAN TERM / FIXED RATE

"Residential Rental Investment Properties"

"Up To 85% LTV Purchase & 80% LTV Refinance"

"Up To 75% LTV Refinance Cash Out"

"Up To 90% CLTV Programs Available"



Advance Equity Capital

"Private Real Estate Lending"

"Private Business Financing"

www.advance-equity.com

Loan Amounts

1 to 10 units & Mix- Use Up to \$5 Million
11+ units & Mix-Use Up to \$50+ Million.

Loan Purpose/Lending Area

Purchase, Refinance (Rate/Term & Cash Out).
Lending Areas: Nationwide Except AK, AZ, CA & VT

Property Types

1 to 100 or more Units Residential Rental Investment Properties.
Mix-Use, Condos, PUDs & AirBnbs.

Minimum FICO Score

Starting at 620 Minimum Mid-Fico Score.

Loan To Value (LTV)

(1 to 4 Family): Up to 85% LTV Purchase, 80% LTV Rate/Term Refi, 75% LTV Refi Cash Out
(5 to 10 Units): Up to 75% LTV Purchase & Refinance Rate & Term No Cash Out & Up to 75% LTV for Refinance Cash Out (Up to 90% CLTV Programs Available).
(10+ Units & Mix-Use): Up to 75% LTV on Purchase & Refinance Rate & Term & Cash Out Refinance. 70% LTV on Refinances over \$1Million (Up to 90% CLTV Programs Available)

Interest Rate / Terms

30 Year Loan Term, 30 Year Amortization.
Fixed Rate (5/6 ARM, 7/6 ARM & Interest Only Options Available).
We Offer The Most Competitive Rates Within The Industry.

Advance Equity Capital Advantages

- ✓ No Tax Returns, No W2's, No Paystubs, No Income Verification, No 4506-t
- ✓ No DTI Calculations, Up to 85% LTV, No DSCR Program Available
- ✓ 30 Year Loan Term / Closings in as Little as 2 to 3 Weeks
- ✓ Up to 90% CLTV Program Options Available

Advance Equity Capital provides asset-based lending for many types of commercial, 1 to 4 family and multi-family investment properties. We have **"No Income"** mortgage financing loan programs available for qualified borrower's and are very flexible when it comes to the **"less than perfect" credit borrower**. Our process is streamlined for quick closings. Funding up to **85% LTV on 1 to 4 family purchase**, up to **80% LTV on 1 to 4 family Rate & Term refinance** & up to **75% LTV on 1 to 4 family cash out refinance**. **5 to 10 units** = Up to **75% LTV purchase & refinance** & up to **70% LTV refinance cash-out**.

Advance Equity Capital also provides funding to seasoned developers that qualify under our **"No Income Check"** residential **fix & flip program** where we could fund up to **90% on a purchase & 100% towards rehab funds** (Contact us to find out about our **100% purchase & 100% rehab program**). Our rehab programs include financing for 1-4 family investment properties, multi-family, small balance & large balance commercial which includes ground up construction projects.

Advance Equity Capital

NYC Financial District
30 Wall Street, NYC, NY 10005

Phone: (646) 597-8786 / Jonathan

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Applicants must satisfy certain eligibility requirements. Restrictions apply. Rates, terms and conditions offered only to qualified borrowers, may vary upon loan product, borrower experience, deal structure, property state or other applicable considerations, and are subject to change at any time without notice, shall only constitute a general, non-binding expression of interest on the part of Advance Equity Capital, do not create any legally binding commitment or obligation on the part of Advance Equity Capital, and are expressly subject to underwriting, credit, legal, investment approval and other risk factors.