

ARKAD CAPITAL

INTEGRITY | RELIABILITY | GROWTH

LOAN PROGRAMS & COMPANY PROFILE



ARKAD.CAPITAL
800-205-LOAN / 732-338-2753
LOANS@THEARKADGROUP.COM
107 PARK AVE. PLAINFIELD, NJ 07060



**800.205
LOAN**

Letter From The Owners

Dear Borrower,

Thank you for trusting us with your real estate financing needs.

Arkad Capital strives to create relationships backed by years of industry experience and competitive rates & terms. Through this journey, we look forward to bringing value and developing a prosperous and profitable relationship.

Our doors are always open for a good real estate chat. We are here to bring clarity to any questions you may have along the way. Whether it's related to your loans, the asset in question, scaling up your business or implementing proven systems to improve your bottom line ... count on us for clear and concise guidance.

Our primary focus is to simplify the funding side of your company's needs in a straight forward and cost-effective manner. We encourage you to leverage Arkad Group's long history of investment strategies in multiple submarkets and asset classes, including flipping, holding, luxury building, TOD development, managing, and now lending.

Arkad Capital is the solution to the uncertainty and high costs associated with borrowing from hard money lenders. As borrowers, we wanted to eliminate all the roadblocks of this business by simplifying the process and creating a company with the borrower's real needs in mind. So think of our team as an extension of your team. We're your financing arm. Our goal is to collectively work towards your success by bringing value to your business.

Here to bring value,

Mario Camino

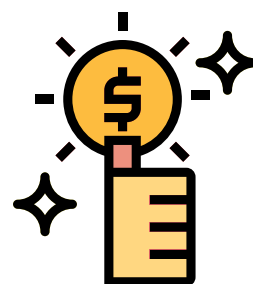
Mario Camino, CEO, Co-Founder

Daniel Rivera

Daniel Rivera, COO, Co-Founder

Adam Levine

Adam Levine, Capital Markets, Co-Founder



WHO IS ARKAD?

Arkad Capital is the creation of three local real estate entrepreneurs and their constant pursuit of higher real estate investing performance. With combined Main St. and Wall St. Knowledge, Arkad Capital brings great value to its borrowers by offering highly competitive terms, industry knowledge, and outside of the box lending.

Our parent company **Arkad Group**, began as a residential fix & flip powerhouse that evolved into a multifaceted and **vertically integrated** corporation with positions in rental portfolios, commercial property, new construction development and residential subdivisions. Arkad Capital is the most recent addition to our group of companies.

This is exactly what makes us unique to our industry.

We understand your needs at a much higher level than any other "lender". We've been in your shoes. So don't think of us as just another lender. We're far more than that..

#BorrowBetter

#FlippersFundingFlippers



WE IMPROVE NEIGHBORHOODS

ONE PROPERTY AT A TIME

WHAT MAKES US UNIQUE?

WE WANTED TO DISRUPT THE HM LENDING INDUSTRY

Before we were lenders, we were borrowers..

As our rehabbing business grew, we realized that there was always something missing. Some things didn't make sense. So, we set out to create something that would feel great. A company that focuses on bringing rates & terms that would **simply disrupt an outdated & at times, overpriced industry [Hard Money].**

When we launched, we focused on lowering rates & fees, while increasing customer service and practical communication. We advise, guide and lend to our clients.

We are NOT your average private lender ✓



Low Fees/Rates

We're setting the standard for affordable rates and superb customer service! As developers & lenders ourselves, we understand your needs and how important it is for money to stay in YOUR pocket. **Our rates are as low as 7.95%.**



Fast Decisions

Our streamlined cloud based systems help us provide borrowers with fast quoting for quick decision making. We control our capital, thus the decision making begins and ends with us. We are able to provide you with a term sheet within the same day.



PERKS

We can take care of your payments so you can focus on what's important, your projects! This also allows you to take on more projects! We can cover monthly payments, closing costs, and even down payments on your next project.



Construction Support

At Arkad, we are here to support investors of all sizes. Our support begins very early in the process. From reviewing your budget (sow) to putting you in contact with multiple sources for construction material and contractors with specific trades.



Dedicated Account Rep

We are always a phone call or email away. every borrower has a dedicated account representative who is knowledgeable and always ready to talk deals and terms. For any question you may have on anything, we have someone there for you.

WHAT WE OFFER, THAT THEY DON'T

- Rates start as low as **9.95% on Fix & Flip Loans & 6% on Rental Loans**
- Up to **75% ARLTV on Fix & Flip Loans & 85% on Rental Loans**
- We fund up to **90% of purchase and 100% of rehab costs for Fix & Flip Loans**
- **We fund Single Family 1-4, Ground Up, Rentals 1-4, MU 5+, & Mixed Use**
- **No interest paid on money not used**
- Same day **Approval + Proof of Funds**
- Close in **14-21 days**
- **9-24 month loans for Bridge [Fix & Flip]**
- **30 Year Fixed Rental Loans**
- Credit: **620+ for all bridge & 680 for rental products.**
- Can do **drive-by appraisals** for difficult access
- **Nationwide Lending** (exp. MN, ND, NV)
- **Brokers and referrals welcomed and compensated!**



PERKS for Repeat Performing Loyal Clients on our BRIDGE Loans

PERKS ARE OUR WAY OF HELPING YOU SCALE FASTER WHILE SHOWING OUR GRATITUDE FOR YOUR REPEAT AND ONGOING BUSINESS. WE TRULY EMBRACE LOYALTY AND THEREFORE ARE WILLING TO EXTEND HIGHER FINANCIAL "PERKS" TO OUR STARS ★

PERK\$

Deferred payments available for **3, 6, 9 months**

Deferred closing costs

1st Draw Release at Closing

Down payment assistance

Access to exclusive inventory

Access to private Mastermind Group on Facebook

SCALE WITH ARKAD

Loan Programs for investors of ALL sizes

GROUND UP COMMERCIAL DEVELOPEMENT

LONG TERM COMMERCIAL RENTAL

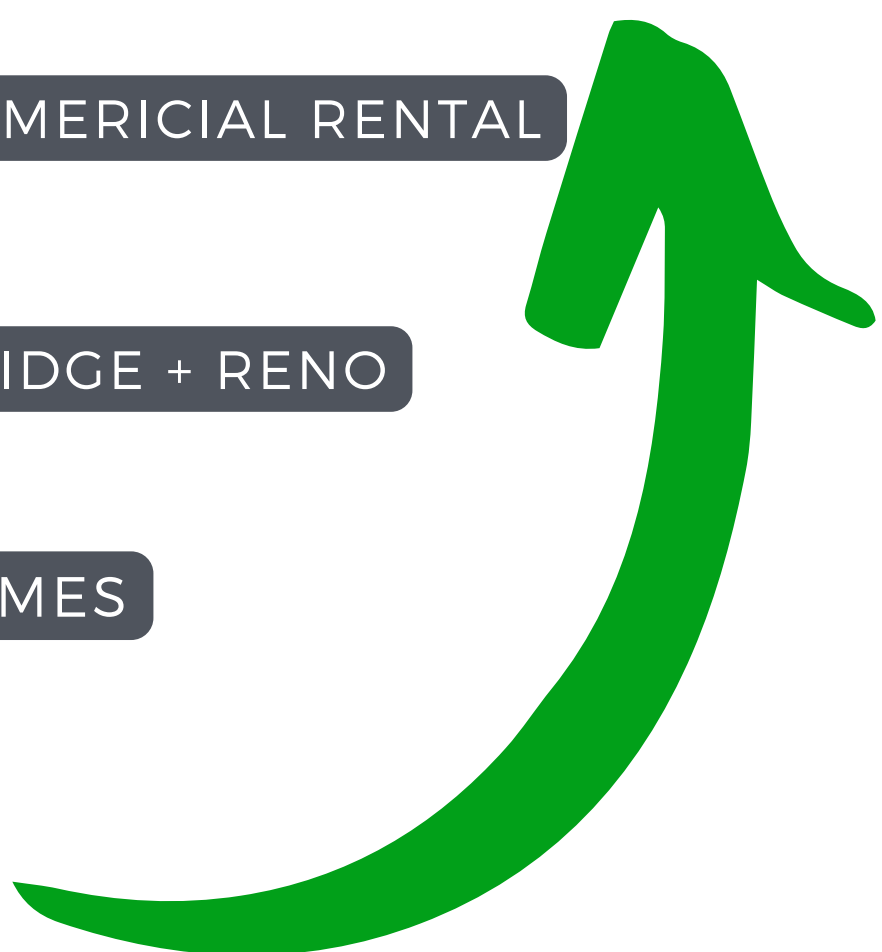
COMMERCIAL BRIDGE + RENO

GROUND UP HOMES

30 YR RENTAL

START
HERE

FIX & FLIP



ARKAD CAPITAL
INTEGRITY | RELIABILITY | GROWTH

OUR TEAM & STATS



Hablo Español

Keren Sewell
KEREN SEWELL ORTIZ | HEAD OF BUSINESS DEV



Hablo Español

Gabriel Rivera
Gabriel Rivera | Account Representative



Maria Destefano
Mario DeStefano | Account Representative



Christine Pence
CHRISTINE PENCE | ACCOUNT REPRESENTATIVE



أنا بتكلم عربي

Souad Mehdoun
Souad Mehdoun | Account Representative



Hablo Español

Jessica Camino
JESSICA CAMINO | ACCOUNT REPRESENTATIVE

\$200,000,000

IN LOANS SINCE INCEPTION

\$105,000,000

IN CONSTRUCTION DOLLARS

\$235,000

AVERAGE LOAN SIZE \$

39,000

POF SENT OUT TO BORROWERS

8.65%

AVERAGE % YTD - BRIDGE

694

AVERAGE BORROWER FICO

4.35%

AVERAGE % YTD - RENTAL

700+

ACTIVE CLIENTS

72.4%

AVERAGE BRIDGE LTV

47

SATES WE LEND IN

74%

AVG RENTAL LTV

0

FORECLOSURES



FIX-AND-FLIP - RESIDENTIAL



Residential 1-4 units

LOAN CRITERIA

Collateral: Non-Owner Occupied 1-4 Units.
Condos [+conversions] & Townhomes.

Term: 9 to 24 mo. Interest Only

Loan Amount: \$100k to \$2M

Credit Score: 620+
[620 - 649 = -5% on lev + 3 deal exp]

Nationwide [except for MN, ND, NV]

Fees: 1.95% points + \$995 Processing

3rd Party : Appraisal \$650-\$750 + Legal \$895.

Savings: No Pre-payments* or UW Fees,
NO Commitment Fees, NO Interest on full loan
amount if not used.

Documentation: Purchase Contract, Scope Of
Work, LLC Docs, EIN, Operating Agreement,
Drivers License.

NO Tax Returns No BK & Foreclosure last 3 yr.

PERKS AVAILABLE



BEGINNER INVESTOR

MUST HAVE COMPLETED
0-3 FLIPS OR OWNED 3+
RENTALS IN THE LAST 3
YEARS.



INTERMEDIATE INVESTOR

MUST HAVE COMPLETED
3 to 9 FLIPS OR OWNED
3+ RENTALS IN THE LAST 3
YEARS



ADVANCED INVESTOR

MUST HAVE COMPLETED
10 + FLIPS OR OWNED
10+ RENTALS IN THE LAST
3 YEARS

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LOAN TO VALUE

Up to 80% of Purchase
Price + Up to 100% of
the Renovation Costs;
Not to Exceed 65% of
the After-Repair Value

Up to 85% of Purchase
Price + Up to 100% of the
Renovation Costs; Not to
Exceed 70% of the After-
Repair Value

Up to 90% of Purchase
Price + Up to 100% of the
Renovation Costs; Not to
Exceed 75% of the After-
Repair Value

*PPP PRE-PAYMENT PENALTY

*PERKS BENEFITS FOR REPEAT CLIENTS

*BEGINNER LOANS < 125K = 2.5% ORIENTATION

*BEGINNER FICO > 740 = 15% DOWNPAYMENT

*BEGINNER FICO > 740 =

12.95%

10.95%

9.75%

ADD-A-LEVEL: For Expansions and additions deduct 5% of leverage from the guidelines as above.

FICO/BEGINNER : Can go up to 85% on purchase if FICO is 750+.

GROUND UP NEW HOMES

Residential 1-4 units



LOAN CRITERIA

Collateral: Non-Owner Occupied 1-4 Family.
Condos (+conversions) & Townhomes.

Term: 9 to 24 mo. Interest Only

Loan Amount: \$100k to \$2M

Credit Score: 620+
[600 - 649 = -5% on lev + 3 deal exp]

Nationwide [except for MN, ND, NV]

***Need at least 1 completed
COMPLETED GU Project**

***CONSTRUCTION ONLY AVAILABLE**

Fees: 2% origination + \$995 Processing.

3rd Party : Appraisal \$750-\$950 + Legal \$895.

Savings: NO PPP*.NO Underwriting Fees,
NO Commitment Fees, **NO Interest on full
loan amount if not used.**

Documentation: Purchase Contract, Scope Of
Work, LLC Docs, EIN, Operating Agreement,
Drivers License.



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BEGINNER BUILDER

MUST HAVE COMPLETED
1 NEW HOME (GU) OR UP
TO 5 FIX & FLIP DEALS IN
THE LAST 3 YEARS.

INTERMEDIATE BUILDER

MUST HAVE COMPLETED
5 NEW HOMES (GU) OR UP
TO 5 FIX & FLIP DEALS IN
THE LAST 3 YEARS.

EXPERIENCED BUILDER

MUST HAVE COMPLETED
10 NEW HOMES (GU) OR
UP TO 5 FIX & FLIP DEALS
IN THE LAST 3 YEARS.

LTC

70%

80%

85%

AR/LTV

70%

75%

75%

RATE %

11.95%

9.95%

9.95%

*GU GROUND UP (NEW CONSTRUCTION)

*PPP PRE-PAYMENT PENALTY

*LTC LOAN TO COST -

*AR/LTV AFTER REPAIR / LOAN TO VALUE -

PERMITS: 65% of the LAND or Purchase + 100% of Construction Costs.
NO PERMITS: 50% of the LAND or Purchase + 100% of Construction Costs.

Construction "By Right" No variances. No Subdivisions.

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FIX AND FLIP - COMMERCIAL

Multifamily or Mixed Use 5 - 55 units



LOAN CRITERIA

Collateral: Multi-Family Apartment Buildings [5+ Units] Mixed-Use Buildings

Term: 9 to 24 mo. Interest Only

Loan Amount: \$250,000 to 5,000,000

Credit Score: 680+



Fees: 2% origination + \$1,495 Processing.

3rd Party : Appraisal + Feasibility Study \$1,500 - \$3,000 + Legal \$995.

Savings: NO PPP*. NO Underwriting Fees, NO Commitment Fees, NO Interest on full loan amount if not used.

Documentation: Purchase Contract, Scope Of Work, LLC Docs, EIN, Operating Agreement, Drivers License.

NO Tax Returns No BK & Foreclosure last 3 yr.

			LTV	LTV of ARV	RATES
INTERMEDIATE INVESTOR COMPLETED 5 NEW HOMES (GU) OR UP TO 5 FIX & FLIP DEALS IN THE LAST 3 YEARS.	LIGHT RENOVATION	PURCHASE	75% OF PURCHASE 100% OF RENO	75% OF ARV	9.95%
		REFINANCE / RECAPITALIZE	65% OF PURCHASE 100% OF RENO	70% OF ARV	9.95%
	HEAVY RENOVATION	PURCHASE	70% OF PP 100% OF RENO	70% OF ARV	9.95%
		REFINANCE / RECAPITALIZE	65% OF PURCHASE 100% OF RENO	70% OF ARV	9.95%
BEGINNER INVESTOR COMPLETED 5+FLIPS OR OWNS 5+ RENTALS IN THE LAST 3 YEARS	LIGHT RENOVATION	PURCHASE	70% OF PURCHASE 100% OF RENO	70% OF ARV	9.95%
		REFINANCE / RECAPITALIZE	65% OF PURCHASE 100% OF RENO	65% OF ARV	9.95%

*PP PURCHASE PRICE

*RENO RENOVATIONS

*ARV AFTER REPAIR VALUE

*PPP PRE-PAYMENT PENALTY

FOR MIXED USE: Residential must be more than 50%+ of the overall building footprint

LONG TERM RENTAL LOANS

Residential 1-4 units



LOAN CRITERIA

Collateral: Non-Owner Occupied 1-4 Units.
Condos [+conversions] & Townhomes.

Term: 30 Year Fixed + [0-5 yr ppp]

Loan Amount: \$100k to \$2M

Credit Score: 680+

DSCR: 1.10

Fees: 2% origination + \$995 Processing +
\$499 Underwriting

3rd Party : Appraisal \$650-\$750 + Legal \$895.

Savings: NO Commitment Fees, or Application
fees.

Rate Locks: Available

Documentation: Purchase Contract, Scope Of
Work, LLC Docs, EIN, Operating Agreement,
Drivers License.

NO Tax Returns No BK & Foreclosure last 3 yr

Portfolio [2+ Properties of 75k/door min]



FICO	PURCHASES	REFI Rate/Term	REFI Cashout	RATES
720+	80%	80%	75%	6.5%+
700+	80%	80%	75%	7%+
680+	75%	75%	70%	7.5%+
650+	N/A	N/A	N/A	N/A

RATE: The % is a combination of your credit, LTV desired and Debt Coverage Ratio (income).
Additional buy down points could be purchased to buy down rate



RENTAL LOANS FOR SHORT STAY

Residential 1-4 units



LOAN CRITERIA

Collateral: Non-Owner Occupied 1-4 Family Property. Condos & Townhomes.

Term: 30 Year Fixed + [0-5 yr ppp]

Loan Amount: \$100k to \$2M

Credit Score: 680+

DSCR: 1.20

Fees: 2% Origination + \$995 Processing + \$499 Underwriting

3rd Party : Appraisal \$650-\$750 + Legal \$895.

Savings: NO Commitment Fees, or Application fees.

Rate Locks: Available

Documentation: Purchase Contract, Leasing history,, LLC Docs, EIN, Operating Agreement, Drivers License.

NO Tax Returns No BK & Foreclosure last 3 yr.



FICO	PURCHASES	REFI Rate/Term	REFI Cashout	RATES
720+	80%	80%	75%	7.5%+
700+	75%	75%	70%	8%+
680+	75%	75%	65%	8.5%+
N/A	N/A	N/A	N/A	N/A

CASHOUTS: FOR 75% LTV NEED 760 FICO

RATE: The % is a combination of your credit, LTV desired and Debt Coverage Ratio (income). Additional buy down points could be purchased to buy down rate

RENTAL LOANS FOR MULTIFAMILY & MIXED USE

Multifamily or Mixed Use 5 - 55 units [stabilized]



LOAN CRITERIA

Collateral: Non-Owner Occupied 5-55 Units.
Condos & Townhomes.

Term: 30 Yr Fixed & 5/7/10 ARM (0-5 yr ppp)

Loan Amount: \$250,000 to \$2,000,000

Credit Score: 680+

DSCR: 1.10

Fees: 2% origination + \$1,495 Processing.

3rd Party : Appraisal + Feasibility Study \$1,500
-\$3,000 + Legal \$995.

Savings: NO Underwriting Fees,
NO Commitment Fees, or Application fees.

Rate Locks: Available

Documentation: Purchase Contract, Scope Of
Work, LLC Docs, EIN, Operating Agreement,
Drivers License.

NO Tax Returns No BK & Foreclosure last 3 yr

Portfolio [2+ Properties of 35k/door min]



FICO	PURCHASES	REFI Rate/Term	REFI Cashout	RATES
720+	75%	75%	75%	6.5%+
700+	70%	70%	70%	7%+
680+	65%	65%	65%	1.5%
N/A	N/A	N/A	N/A	N/A

RATE: The % is a combination of your credit, LTV desired , Debt Coverage Ratio (income) and the current market capitalization rate [CAP]

MULTIFAMILY GROUND UP DEVELOPEMENT

Multifamily or Mixed Use 5 - 55 units

LOAN CRITERIA

Collateral: Land, Multi-Family Apartment Buildings [5+ Units] Mixed-Use Buildings

Term: 12 to 24 mo. Interest Only

Loan Amount: \$1,000,000 to \$10,000,000

Credit Score: 700+



Fees: 1.50% origination + \$1,495 Processing.

3rd Party : Appraisal + Feasibility Study \$5,000
-\$10,000 + Legal \$2,995.

Savings: NO PPP*. NO Underwriting Fees,
NO Commitment Fees, NO Interest on full loan
amount if not used.

Documentation: Purchase Contract, Scope Of
Work, LLC Docs, EIN, Operating Agreement,
Drivers License.

NO Tax Returns No BK & Foreclosure last 3 yr.

		LTV	LTC	LTV of ARV	RATES
DEVELOPER COMPLETED 10 NEW HOMES (GU) OR 1 PROJECT SIMILAR IN SIZE iIN THE LAST 5 YRS..	PURCHASE	65%	70%	70% OF ARV	9.95%
	REFINANCE / RECAPITALIZE	65%	N/A	N/A	9.95%

*PP PURCHASE PRICE

*RENO RENOVATIONS

*ARV AFTER REPAIR VALUE

*PPP PRE-PAYMENT PENALTY

PERMITS: 65% of the LAND or Purchase + 100% of Construction Costs.
NO PERMITS: 50% of the LAND or Purchase + 100% of Construction Costs.

Construction "By Right" No variances. No Subdivisions.



JOINT VENTURES

Residential 1-4 units + Multifamily 5-55 units



LOAN CRITERIA

Collateral: Non-Owner Occupied 1-55 units
Residential & Commercial Properties.

Strategies: Fix & Flip, Ground Up,
Conversions, Repositions, Development

Term: 9 to 24 mo. Interest Only

Loan Amount: \$100,000 to \$2,000,000

JV Credit Score: 650+
No Taxes or Bank Statements
No BK & Foreclosure last 3 years

Areas: New Jersey, New York & Pennsylvania

Documentation: Purchase Contract, Scope of
Work & Drivers License, Leases, Pictures/Videos

3rd Party Fees: None

Arkad's Role: Brings all capital needed for
transaction, bookkeeping, resources and
guidance..

JV Partner 's Role: Finds deal and manages
rehab. Weekly meetings [1] (onsite)

Expected Returns: 20% Cash on Cash

Profit Split: 50/50
[assuming ROI above attained]

	BEGINNER INVESTOR MUST HAVE COMPLETED 0-3 FLIPS OR OWNED UP TO 3 RENTALS IN THE LAST 3 YEARS.	INTERMEDIATE INVESTOR MUST HAVE COMPLETED 3 to 7 MORE FLIPS OR OWNED 3 OR MORE RENTALS IN THE LAST 3 YEARS	EXPERIENCED INVESTOR MUST HAVE COMPLETED 7 OR MORE FLIPS OR OWNED 10 OR MORE RENTALS IN THE LAST 3 YEARS
STRATEGIES	SFR [1-4]	SFR [1-4], GU, MUL & MU	SFR [1-4], GU, MUL, MU & DEVELOPMENT
JV PROFITS	25% OF NET	33% OF NET	33% OF NET
JV PROFITS [holds]		10% EQUITY	20% EQUITY

*GU GROUND UP (NEW CONSTRUCTION)

*MUL MULTIFAMILY 5+ UNITS

*MU MIXED USE 5+ UNITS

*DEVELOPMENT CAN BE LAND ALONE OR BUILDING

*HOLDS: PROPERTIES WE WILL BE HOLDING AS RENTALS [EX. 20% OF CASHFLOWS]

WE JOINT VENTURE ON A RANGE OF PROPERTY TYPES AND STRATEGIES. TERMS ARE ALWAYS OPEN FOR NEGOTIATIONS.

JV's ARE DECIDED ON DEAL PER DEAL BASIS.
SEND IN YOUR DEAL TO THE EMAIL BELOW
ATT: JOINT VENTURES.

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WORKING ON A DEAL?

Get a fundable Term Sheet within hours

your favorite **FREE** loan pricing tool

Request a Term Sheet Today

ARKAD CAPITAL'S Quick Quote
your favorite & **FREE** loan pricing tool
READY, SET, FUNDED!

ARKAD CAPITAL
ARKAD CAPITAL LLC
Mark Camm
mark@arkadcapital.com
800.205.LOAN

Loan Info:

Base program:	Long Term Rental (Single Asset)	Amortization Selection:	FRM
Use of Funds:	Purchase	Pre Payment Period:	60 months
Property Type:	Single Family	Interest Only Period:	No IO
Guarantor's Experience:	New Customer	Completed Rehab:	\$ 0.00
Foreign National:	No	Rehab Costs:	\$ 0.00
Credit Score:	747	Gross Rent (Monthly):	\$ 1,120.00
Zip Code:	Cleveland, OH 44102	Insurance Premium:	\$ 612.00
As Is Value:	\$ 120,000.00	Estimated Taxes:	\$ 1,735.00
Purchase Price:	\$ 120,000.00	Flood Insurance:	\$ 0.00
Estimated Payoff:	\$ 0.00	HDA Dues:	\$ 0.00

Suggested Loan Terms

Loan Amount:	\$ 97,500.00	Rate:	7.2500%
Pre Payment Penalty Period:	60 months	Origination Points:	1.95%
DSOR:	\$ 675.75		
Principal & Interest:	\$ 136.17		
Escrow:	\$ 996.92		
Total Estimated Payment:			

Estimated Closing Costs

Down Payment:	\$ 32,500.00
Origination Fees:	\$ 1,902.25
Taxes and Insurance Reserves (12 months):	\$ 1,995.75
NY Legal Surcharge:	\$ 0.00
Closing Fee:	\$ 995.00
Underwriting Fee:	\$ 495.00
Processing Fee:	\$ 795.00
Total Estimated Costs:	\$ 38,676.95

Estimated Liquidity Requirements

Total Estimated Costs:	\$ 38,676.95
Liquidity Buffer (2% of Purchase Price):	\$ 2,375.00
Debt Service:	\$ 7,802.23
Total Estimated Liquidity Requirements:	\$ 47,454.18

The Pricing Tool will reflect the most up to date pricing, but not final or binding pricing. The Pricing Tool is a guide to enable a quicker and more efficient discussion of loan particulars, processing and underwriting.

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800.205.LOAN
SUBMIT



RATE & TERMS



PAYMENTS



WORKING FUNDS



TIMELINES



KPI'S



PROFITS & ROI

SCAN ME



or

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ARKAD CAPITAL
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DOCUMENT REQUIREMENTS

SHORT TERM LOANS

1. Loan Application
2. Borrower Signature Authorization for each guarantor
3. Title Agent/Attorney – need Point of Contact, phone # and email address
4. Borrower Experience – Investment properties purchased/sold in the last 3 years
5. Purchase Contract – needs to be in the name of the borrowing entity (if purchase)
6. Rehab list/budget
7. Photo ID
8. Operating Agreement, EIN Letter and Articles of Organization for borrowing entity
9. Condo questionnaire (if applicable)
10. Payoff and 6 month payment history for existing lien (if refi)
11. Copy of Purchase HUD (if recent purchase-within a year)
12. ACH Form/Voiced Check
15. Insurance binder and invoice OR paid receipt



LONG TERM LOANS

1. Loan Application
2. Borrower Signature Authorization for each guarantor
3. Title Agent/Attorney – need Point of Contact, phone # and email address
4. Borrower Experience – Investment properties purchased/sold/rented in the last 3 years
5. Purchase Contract – needs to be in the name of the borrowing entity (if purchase)
6. Lease Agreement
7. Photo ID
8. Operating Agreement, EIN Letter and Articles of Organization for borrowing entity
9. Condo questionnaire (if applicable)
10. Payoff and 6 month payment history for existing lien (if refi)
11. Copy of Purchase HUD (if recent purchase-within a year)
12. ACH Form/Voiced Check
15. Insurance binder and invoice OR paid receipt
16. Tax Bill

OUR PROCESS



WE WILL GUIDE YOU THE ENTIRE WAY



1. APPLICATION

Our application & approval process is simple. Our goal is to get to know you and your past real estate experience. Our paperwork is minimal and you'll be approved in 1-2 days. Once approved, your shopping can begin!



2. PROOF OF FUNDS

We will provide you with updated and verifiable proof of funds. We can customize it to each offer or a blanket line of credit. This will allow you to make more offers and get more houses under contract.



3. DEAL HUNTING

You are now ready to buy! Outside of your own methods of acquiring deals, we recommend you inquire about our Funding Ready Inventory of sheriff sale & wholesale deals delivered with Clear Title & Appraisal.



4. APPRAISAL

We utilize the finest 3rd Party valuers / Appraisers in our markets. One of the most important steps in the process, we work with you on arranging for the visit. Appraisal fees range from \$450-\$650.



5. COMMITMENT

Within 48 hours of receiving the appraisal back, we will issue a funding commitment that is as good as cash! Once issued and signed, our capital is allocated and we can schedule the closing ASAP.



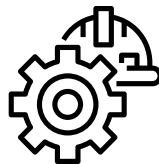
6. CLOSING

The big day is here! Let's make sure your title insurance and liability coverage is properly obtained. You've made it here and should be proud of your work thus far. It is time to begin adding value to your investment via renovations.



7. WORK BEGINS

"Time is money" applies here. Let's get started right away! Demo, Framing, Mechanicals ... let the fun begin! Follow your Scope of Work and be diligent on your timelines. If you need some guidance, call us.



8. DRAWS

We have a structured and organized manner to review and release (construction) money related to the work completed. We work on dollar for dollar refund basis. The turnaround from request to receipt of capital is around 3-5 days.



9. FOR SALE

Value is now added and you are ready to show the world your product. Arkad will help you keep more money in your pocket. We do this by implementing pricing and sales strategies that will fit your investment by moving it fast.



10. SOLD

Time to celebrate!! Once celebrations are over, It is time to focus on your next project and scale your business up.

Step 1 Time to plan ahead
Step 2 Let's do this 10x times.

OUR REWARDS PROGRAM



\$1 MILLION

Borrowers that have done \$1 million in loans with Arkad will receive a night out in NYC. Includes dinner, Broadway tickets, and hotel for 2. Enjoy a night out in the Big Apple as a token of appreciation.



\$3 MILLION

Borrowers that have done \$3 million in loans with Arkad will get a brand new 15 inch MacBook Pro with all the specs as a token of appreciation.



\$5 MILLION

Borrowers that have done \$5 million in loans with Arkad will receive a new engraved Rolex Watch as a token of appreciation.



\$7 MILLION

Borrowers that have done \$7 million in loans with Arkad will get the chance to go on a cruise of their choice as a token of appreciation.



\$10 MILLION

Borrowers that have done \$10 million in loans with Arkad will get the chance to go on an amazing European vacation as a token of appreciation.

OUR BROKER PROGRAM



BROKER + PROGRAM EARN YOUR WORTH

OUR BROKER PROGRAM IS HERE FOR REAL ESTATE PROFESSIONALS WHO WANT TO MAKE SURE THEIR CLIENTS ARE WELL & EFFICIENTLY FUNDED, WHILE EARNING FOR THEIR WORK AND DILIGENCE. ✓

FOR NEWBIE BORROWERS

☆

[0-3 DEALS DONE]

2% TO ARKAD

1%+ TO BROKER

[5% MAX CHARGE TO CLIENT]



FOR INTERMEDIATE BORROWERS

☆☆☆

[3-7 DEALS DONE]

1.75% TO ARKAD

1.25%+ TO BROKER

[5% MAX CHARGE TO CLIENT]



REQUIREMENTS

- MUST COMMUNICATE WELL WITH PROCESSING TEAM
- MUST UPKEEP CLIENT RELATION
- MUST BE SOCIAL MEDIA SAVVY
- ALREADY BROKERING IS A PLUS+
- OPEN TO TRAINING + NEW SYSTEMS

[ONE OF 3]

- 1-3 DEALS DONE AS AN INVESTOR
- 1-3 DEALS DONE AS AN WHOLESALER
- 1 YR AS A REALTOR OR LOAN OFFICER

FOR ADVANCED BORROWERS

☆☆☆☆☆

[3-7 DEALS DONE]

1.50% TO ARKAD

1.50%+ TO BROKER

[5% MAX CHARGE TO CLIENT]



BENEFITS OF WORKING W ARKAD

- YOUR OWN PERSONALIZED & EXCLUSIVE **QUICK QUOTE FORM** FOR LOAN INTAKE
- NO PAPERWORK UPLOADING
- UPDATES ON ALL MILESTONES
- DIRECT COMMUNICATION W REP
- PAID ON REPEAT TRANSACTIONS
- QUICK & RELIABLE
- DIRECT LENDER + BILINBQUAL
- **QUALIFIES FOR REWARDS PROGRAM**

OUR REFERRAL PROGRAM




FUNDED

'NO PAYMENT' OPTION AVAILABLE (6 MONTHS)
NATIONWIDE LENDING! (EXP. MN, ND, NV)

EDISON, NJ

888-38-ARKAD
ARKAD.CAPITAL/LOAN-PROGRAMS
LOANS@THEARKADGROUP.COM

PURCHASE: \$268,500
REHAB: \$68,000
ARV: \$430,000



FUNDED

'NO PAYMENT' OPTION AVAILABLE (6 MONTHS)
NATIONWIDE LENDING! (EXP. MN, ND, NV)

BLOOMFIELD, NJ

888-38-ARKAD
ARKAD.CAPITAL/LOAN-PROGRAMS
LOANS@THEARKADGROUP.COM

PURCHASE: \$275,000
REHAB: \$131,300
ARV: \$564,000



FUNDED

'NO PAYMENT' OPTION AVAILABLE (6 MONTHS)
NATIONWIDE LENDING! (EXP. MN, ND, NV)

ASBURY PARK, NJ

888-38-ARKAD
ARKAD.CAPITAL/LOAN-PROGRAMS
LOANS@THEARKADGROUP.COM

PURCHASE: \$150,000
REHAB: \$34,300
ARV: \$220,000



FUNDED

'NO PAYMENT' OPTION AVAILABLE (6 MONTHS)
NATIONWIDE LENDING! (EXP. MN, ND, NV)

WEST HEMPSTEAD, NJ

888-38-ARKAD
ARKAD.CAPITAL/LOAN-PROGRAMS
LOANS@THEARKADGROUP.COM

PURCHASE: \$126,000
REHAB: \$24,500
ARV: \$567,500

REFERRAL PROGRAM BASED ON LOAN AMOUNT

YOUR FRIEND IS MY FRIEND !
OUR REFERRAL PROGRAM IS HERE
FOR REAL ESTATE PROFESSIONALS
WHO WANT TO MAKE SURE THEIR
FRIENDS AND CLIENTS ARE WELL
TAKEN CARE OF, WHILE ADDING
AN EXTRA SOURCE OF INCOME.

\$500 FOR \$150,000+
\$750 FOR \$300,000+
\$1,000 FOR \$450,000+
\$1,500 FOR \$750,000+
\$2,000 FOR \$1,000,000+

- NO UP-CHARGE TO CLIENT
- NO WORK NEEDED FROM YOUR END
- UPDATES ON ALL MILESTONES
- PAYMENT ON REPEAT TRANSACTIONS
- CONFIDENTIAL & RELIABLE




FUNDED

'NO PAYMENT' OPTION AVAILABLE (6 MONTHS)
NATIONWIDE LENDING! (EXP. MN, ND, NV)

CARTERET, NJ

888-38-ARKAD
ARKAD.CAPITAL/LOAN-PROGRAMS
LOANS@THEARKADGROUP.COM

PURCHASE: \$128,000
REHAB: \$96,000
ARV: \$359,000



FUNDED

'NO PAYMENT' OPTION AVAILABLE (6 MONTHS)
NATIONWIDE LENDING! (EXP. MN, ND, NV)

STEWARTVILLE, NJ

888-38-ARKAD
ARKAD.CAPITAL/LOAN-PROGRAMS
LOANS@THEARKADGROUP.COM

PURCHASE: \$245,000
REHAB: \$30,140
ARV: \$380,000



FUNDED

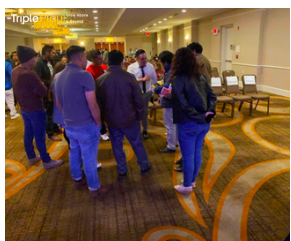
'NO PAYMENT' OPTION AVAILABLE (6 MONTHS)
NATIONWIDE LENDING! (EXP. MN, ND, NV)

HOPATCONG, NJ

888-38-ARKAD
ARKAD.CAPITAL/LOAN-PROGRAMS
LOANS@THEARKADGROUP.COM

PURCHASE: \$92,000
REHAB: \$34,250
ARV: \$180,000

NETWORKING EVENTS & CLOSINGS



FOR UPCOMING EVENTS

Arkad Capital

Arkad Capital is on Facebook. Join Facebook to connect with Arkad Capital.
facebook.com

WHAT ARE OUR CLIENTS SAYING



David Buckman | Arkad Borrower
"Knowledgeable, courteous, and very helpful"

★★★★★

"Every person at Arkad Capital, involved with my transaction, was knowledgeable, courteous, and very helpful. Arkad provided the guidance needed, leading to a quick, successful deal."



Daniel Daskaloski | Arkad Borrower

"VERY HAPPY TO BE WORKING WITH THEM FOR MANY YEARS TO COME."

★★★★★

Very Affordable hard money lending. True professionals that understand the customer since they are both lenders and landlords. Very happy to be working with them for many years to come. Thanks Arkad!



Fa-tina Johnson | Arkad Borrower
"THESE GUYS ARE THE REAL DEAL"

★★★★★

Arkad really helped me get funding for my first flip. These guys are the real deal. I got great rate and closed in rapid time. This team saved the day. Thank You Arkad.

I'll see you again.



Luis Muniz | Arkad Borrower

"I FOUND THE RIGHT PLACE"

★★★★★

"Keren [of Arkad] has been amazing. She's staying on top of me... she doesn't let me slide... 'Where's your paper work?'... 'Is it on point?'... I don't have to tell you but you guys have a strong team and great people there. I feel like I found the right place!"



Jossueth Irigoyen | Arkad Borrower
"Con atención en Español"

★★★★★

"Excelente apoyo en préstamos para inversionistas, con atención en Español, términos y condiciones totalmente competitivos, una empresa muy confiable sin importar en el estado donde te encuentras ellos lo hacen."



Roy Temiz | Arkad Borrower
"They feel like an extension of my business"

★★★★★

"At this point I've used Arkad numerous times for funding our fix and flip, and buyhold projects. They have a very professional team, they are always responsive, and they are always quick to get us to the closing. Arkad continues to be one of my top lenders and an integral part of my business. I have probably closed on 30-40 deals at this point and they have never let me down. At this point, they feel like an extension of my business and I would highly recommend them to anyone looking to get funding for the



RENT TO OWN, LLC | Arkad Borrower
"I RECOMMEND ARKAD WHENEVER THE OPPORTUNITY ARISES"

★★★★★

Great thanks goes to Arkad! Their ability to close deals quickly, fund projects that others will not and over all GREAT service has allowed for me to flip several homes this year. They are truly part of my "team" and are a tremendous asset to my business. I recommend Arkad whenever the opportunity arises, with the information and knowledge passed down through their training absolutely anyone can succeed.



Gercino Soares | Arkad Borrower
"Arkad stands at the top"

★★★★★

"I've worked with many banks and financial institutions before and I say that Arkad stands at the top. They have been great so far and we look forward to doing more deals together."



Sergio Guzman | Arkad Borrower
"Super direct and no hidden fees"

★★★★★

"Arkad Capital has been my go-to lenders for hard money, cash out refis, and commercial loans. From the beginning, I felt it off with Mario Camino and Daniel Rivera because I immediately learned that these guys understood my business and knew exactly where I was coming from. If it couldn't be done, they were clear and transparent with me and told me flat out that it couldn't be done. This is not to say that they didn't attempt to exhaust every possible outlet and scenario to try to make the deal happen. When we were able to make a deal happen, however, Arkad Capital made sure to provide me with the most competitive rates available. I was impressed by how fast they work, super direct and no hidden fees. The team and staff are very responsive and knowledgeable. Their process is easy and the user-friendly tools just make everything flow smoothly. I highly recommend their services and will continue to use them for my business."



Carlos Evangelista | Arkad Borrower
"Los recomiendo a toda la comunidad hispana"

★★★★★

"Tienen un excelente equipo de trabajo tanto en inglés como español sus servicios también son excelente están siempre a la orden para resolver cualquier dificultad que se presente durante el proceso del préstamo y los productos que ofrecen son muy variados y de gran ayuda para los inversionistas de bienes raíces se los recomiendo a toda la comunidad hispana que siempre es mejor hacer negocios en nuestro idioma"



Yessica Mira | Arkad Borrower
"Muchas gracias Team Arkad"

★★★★★

"Cuando vas a invertir en bienes y raíces, necesitas tener en tu equipo un buen lender que entienda tus necesidades como inversionista. Estoy tan feliz y agradecida con Jenny Repke (loan officer) Mario Camino (CEO) y su equipo Arkad Capital por su impecable servicio al cliente, experiencia y apoyo en todos los aspectos. Hoy, hemos cerrado una de nuestras propiedades financiada por Arkad Capital. Si estás pensando en comprar o refinanciar piensa en Arkad Capital pregunta por Jenny Repke y recibirás atención de calidad. Muchas gracias Team Arkad."

"Recomendaría Arkad a cualquiera que comparta la visión de invertir en el mercado inmobiliario."

-Mark

"Trabajar con Arkad nos ha ayudado a ser mejores inversores. Nos tratan como socios y siempre están disponibles para responder preguntas y ofrecer consejos sobre nuestro trato. Realmente apreciamos el profesionalismo, la diligencia y la capacidad de respuesta del equipo de Arkad. Los recomendaríamos como prestamistas a todos nuestros amigos inversores".

-David

