



ARKAD CAPITAL

800.205.LOAN

REAL ESTATE PRIVATE LENDING

LOAN PROGRAMS & Co PROFILE

ARKAD.CAPITAL

LOANS@ARKAD.CAPITAL

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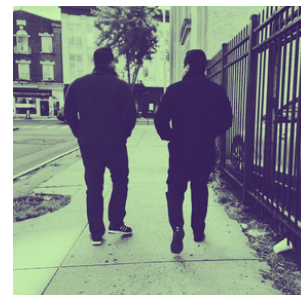


Letter From The Owners



Dear Borrower,

Thank you for choosing Arkad Capital as your trusted partner for your real estate financing needs. With a team of seasoned professionals and a commitment to providing competitive rates and terms, we are dedicated to building long-lasting relationships with our clients. Our ultimate goal is to bring value to your business and help you achieve prosperity and profitability.



We understand that navigating the complex world of real estate financing can be daunting. That's why we make ourselves available to chat about your needs and questions. Whether you need guidance on loans, asset management, scaling your business, or implementing proven systems to improve your bottom line, our team is here to provide clear and concise guidance.

At Arkad Capital, we pride ourselves on simplifying the funding process for your company in a straightforward and cost-effective manner. With expertise in multiple submarkets and asset classes, including flipping, holding, luxury building, TOD development, managing, and lending, we can help you leverage our knowledge and resources to achieve success.

We recognize that borrowing from hard money lenders can often be a stressful and costly experience. That's why we created Arkad Capital, to eliminate the roadblocks and provide a borrower-centric approach to real estate financing. Think of us as your financing arm, working collaboratively with you towards your success.

As a partner in your journey, we're excited to help you achieve your real estate financing goals. Our doors are always open, and we're here to provide the guidance and support you need to succeed.

Thank you for believing in our our venture.,

Mario Camino

MARIO CAMINO, CEO, CO-FOUNDER
MARIO@THEARKADGROUP.COM

Daniel Rivera

DANIEL RIVERA, COO, CO-FOUNDER
DANIEL@THEARKADGROUP.COM

WHO IS ARKAD?

Arkad Capital is not just any ordinary lender. Our parent company, Arkad Group, started as a residential fix & flip powerhouse and has since expanded into a multifaceted, vertically integrated corporation with positions in rental portfolios, commercial property, new construction development, and residential subdivisions. As the latest addition to our group of companies, Arkad Capital brings a wealth of knowledge and experience to our borrowers, offering highly competitive terms, innovative lending solutions, and unparalleled industry expertise.

As a nationwide hard money lender, we have the ability to fund loans in various regions across the United States. Our multi-lingual customer service and sales teams ensure that communication is seamless and efficient for all of our borrowers. We pride ourselves on our fast decision-making process and expedited closing timelines.

Our low rates and flexible loan programs provide borrowers with the options they need to achieve their real estate investing goals. In addition, our construction knowledge support helps borrowers navigate the complexities of rehab and new construction projects. Lastly, in order to ensure a personalized experience, each borrower is assigned a dedicated account representative who will be with them every step of the way.

We understand that real estate financing can be a complex and daunting process, which is why we strive to simplify the funding side of your business in a cost-effective and straightforward manner. At Arkad Capital, we pride ourselves on being more than just a lender. We're your financing arm, your partner, and your guide to success. We understand your needs at a much deeper level than any other lender, as we've been in your shoes before.

#BorrowBetter
#FlippersFundingFlippers

**We improve
neighborhoods**

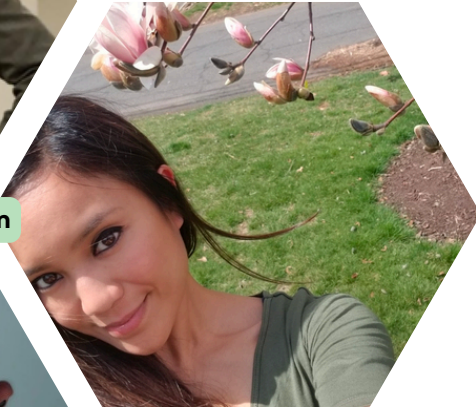


NATIONWIDE

OUR TEAM OF RE STARS



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christine@arkad.capital



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Who We Are..

HARD MONEY LENDERS

INVESTORS

LANDLORDS

BUILDERS

DEVELOPERS

PROPERTY MANAGERS

WHOLESELLERS

REALTORS

YOUR SUCCESS IS OUR SUCCESS

1 **LOW RATES:** We're passionate about setting the standard for affordable rates and delivering superb customer service. As developers and lenders, we have firsthand experience with the challenges faced by our borrowers. That's why we're committed to keeping more money in YOUR pocket. With our competitive rates and flexible lending programs, you can trust us to help you achieve your real estate goals.



2 **FAST CLOSINGS & DECISIONS:** Our streamlined cloud-based systems make the lending process easy and efficient, providing borrowers with fast quoting & quick decision making. At Arkad Capital, we have complete control over our capital, enabling us to make quick and informed decisions with minimal bureaucracy. We take pride in our ability to provide term sheets within **the same day**, giving borrowers the confidence and flexibility to move forward with their real estate investments without delay.



3 **PERKS & GAP FUNDING:** We understand that your time is valuable and your focus should be on your real estate projects. That's why we offer payment services to alleviate the financial burden of monthly payments, closing costs, and even down payments on your next project. By letting us handle these details, you can take on more projects and concentrate on what truly matters - growing your real estate business.



4 **CONSTRUCTION SUPPORT:** We take pride in providing comprehensive support to investors of all sizes. Our commitment to your success begins at the very early stages of the process. From reviewing your budget (SOW) to putting you in contact with multiple sources for construction material and contractors with specific trades, we are here to help you every step of the way.



5 **DEDICATED ACCOUNT REPRESENTATIVE:** We pride ourselves on our personalized and attentive customer service. We understand that every borrower's situation is unique, which is why we assign a dedicated account representative to each of our borrowers. Your Arkad representative will work closely with you throughout the entire lending process and will be available to answer any questions you may have, whether it's regarding deal structure or program terms.



F_f

Fix & Flip

N_h

New Homes

A_L

Add-A-Levels

N_r

No Rehab

BRIDGE LOAN PRODUCTS

BRIDGE LOANS DEFINITION: 9-24 months

Bridge loans are short-term loans that are typically used to bridge a temporary gap in financing. They are often used in real estate transactions where a borrower needs to quickly purchase a property or make improvements to an existing property, but does not yet have the funds available from a long-term financing source.



Ff

Fix & Flip

FIX-AND-FLIP



- PROPERTY**
1-4 UNITS RES
- LOCATIONS**
NATIONWIDE
- LOAN SIZE**
\$100K - \$2M
- TERMS**
9-24 MONTHS
- CREDIT**
620+ FICO
- TAX RETURNS**
NO
- RATE**
10.95% +
- ORIGINATION**
2% to 3%
- PROCESSING**
\$995
- PRE-PAYMENTS**
\$0
- COMMITMENT**
\$0

	BEGINNER INVESTOR	ACTIVE INVESTOR	ADAVANCED INVESTOR
EXPIREANCE (LAST 3 YEARS)	0-2 FIX & FLIP OR BRRRR	3-9 FIX & FLIP OR BRRRR	10+ FIX & FLIP OR BRRRR
AR/LTV	UP TO 70% OF ARV	UP TO 75% OF ARV	UP TO 75% OF ARV
LTC (INITIAL RELEASE)	80 % OF PURCHASE	85 % OF PURCHASE	85 % OF PURCHASE
CONSTRUCTION DRAWS	100% OF COST	100% OF COST	100% OF COST
INTEREST RATE	12.95%	11.95%	10.95%
SUGGESTED STRATEGIES	FIX & FLIP BRRRR NO REHAB SHORT SALES WHOLETALE	FIX & FLIP ADD-A-LEVELS BRRRR NO REHAB SHORT SALES WHOLETALE	FIX & FLIP ADD-A-LEVELS CONVERSIONS EXPANSIONS ASSEMBLADGE

Nh

New Homes

NEW HOMES



PROPERTY
1-4 UNITS RES

LOCATIONS
NATIONWIDE

LOAN SIZE
\$100K-\$3M

TERMS
9-24 MONTHS

CREDIT
620+ FICO

TAX RETURNS
NO

RATE
10.95% +

ORIGINATION
2% to 3%

PROCESSING
\$995

PRE-PAYMENTS
\$0

COMMITMENT
\$0

	BEGINNER BUILDER	ACTIVE BUILDER	ADVANCED BUILDER
EXPIRENCIE (LAST 3 YEARS)	1 New Home	3 New Homes	10 New Homes
AR/LTV	UP TO 70% OF ARV	UP TO 75% OF ARV	UP TO 75% OF ARV
LTC INITIAL RELEASE	75 % OF PURCHASE	80 % OF PURCHASE	85 % OF PURCHASE
CONSTRUCTION DRAWS	100% OF COST	100% OF COST	100% OF COST
INTEREST RATE	12.95%	11.95%	10.95%
SUGGESTED STRATEGIES	NEW HOMES ADD - A - LEVELS BUILD TO RENT	NEW HOMES ADD - A - LEVELS BUILD TO RENT	NEW HOMES ADD - A - LEVELS BUILD TO RENT SUBDIVISIONS LAND ASSEMBLE

AL

Add-A-Levels

ADD-A-LEVEL



PROPERTY
1-4 UNITS RES

LOCATIONS
NATIONWIDE

LOAN SIZE
\$100K-\$3M

TERMS
9-24 MONTHS

CREDIT
620+ FICO

TAX RETURNS
NO

RATE
10.95% +

ORIGINATION
2% to 3%

PROCESSING
\$995

PRE-PAYMENTS
\$0

COMMITMENT
\$0

	BEGINNER BUILDER	ACTIVE BUILDER	ADVANCED BUILDER
EXPIRIENCE (LAST 3 YEARS)	1 New Home or 3 Rehabs	3 New Home or 10 Rehabs	10 New Homes or 30 Rehabs
AR/LTV	UP TO 70% OF ARV	UP TO 75% OF ARV	UP TO 75% OF ARV
LTC INITIAL RELEASE	75 % OF PURCHASE	80 % OF PURCHASE	85 % OF PURCHASE
CONSTRUCTION DRAWS	100% OF COST	100% OF COST	100% OF COST
INTEREST RATE	12.95%	11.95%	10.95%
SUGGESTED STRATEGIES	NEW HOMES ADD - A - LEVELS BUILD TO RENT	NEW HOMES ADD - A - LEVELS BUILD TO RENT	NEW HOMES ADD - A - LEVELS BUILD TO RENT SUBDIVISIONS LAND ASSEMBLE



WHOLE-TAILING / NO REHAB



PROPERTY
1-4 UNITS RES

LOCATIONS
NATIONWIDE

LOAN SIZE
\$100K - \$2M

TERMS
24 MONTHS

CREDIT
675+ FICO

TAX RETURNS
NO

RATE
10.95% +

ORIGINATION
2% to 3%

PROCESSING
\$995

PRE-PAYMENTS
\$0

COMMITMENT
\$0

	BEGINNER INVESTOR	ACTIVE INVESTOR	ADVANCED INVESTOR
EXPIRIENCE (LAST 3 YEARS)	0 FIX & FLIP OR BRRRR	2-9 FIX & FLIP OR BRRRR	10+ FIX & FLIP OR BRRRR
LTV	UP TO 65% OF ARV	UP TO 75% OF ARV	UP TO 75% OF ARV
CONSTRUCTION DRAWS	0	0	0
INTEREST RATE	12.95% I/O	11.95% I/O	10.95% I/O
SUGGESTED STRATEGIES	BUY & SELL AS IS BUY & RE-FINANCE AS IS (no rehab loan) SHORT SALES WHOLETALE	BUY & SELL AS IS BUY & RE-FINANCE AS IS (no rehab loan) SHORT SALES WHOLETALE	BUY & SELL AS IS BUY & RE-FINANCE AS IS (no rehab loan) SHORT SALES WHOLETALE


RL

Rentals
"DSCR"

Ss

Short Stay
"airBnB"

Pr

Portfolio

Mr

Multifamily
Rental

RENTAL LOAN PRODUCTS

RENTAL LOANS DEFINITION

Long-term rental products or DSCR loans are typically used to finance income-producing properties such as rental homes, apartment buildings, commercial buildings, and other rental properties. These loans are designed to be repaid over a longer period of time, typically 30 years, and the borrower's ability to repay the loan is evaluated based on the property's income, rather than the borrower's personal income.



RENTAL / DSCR



PROPERTY
1-4 UNITS RES

LOCATIONS
NATIONWIDE

LOAN SIZE
\$100K-\$3M

TERMS
30 YRS

EXPIRIENCE
NONE NEEDED

TAX RETURNS
NO

RATE
7.45%-8.75%

ORIGINATION
2% TO 3%

PROCESSING
\$995

PRE-PAYMENTS
DECLINING 0-5

DSCR
1.1

FICO	PURCHASE	REFINANCE	CASHOUT	RATE %
750+	80%	80%	80%	7.45 %+
720 - 749	80%	80%	75%	7.80 %+
680-719	75%	70%	65%	8.25 %+
STRATEGIES	BRRRR BUY & HOLD RENT 2 OWN	BRRRR RENT 2 OWN	BRRRR RENT 2 OWN	

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

Ss

Short Stay
"airBnB"

SHORT STAY RENTAL



PROPERTY
1-4 UNITS RES

LOCATIONS
NATIONWIDE

LOAN SIZE
\$75,000-\$3M

TERMS
30 YRS

EXPIRIENCE
NONE NEEDED

TAX RETURNS
NO

RATE
7.45%-8.75%

ORIGINATION
2% TO 3%

PROCESSING
\$995

PRE-PAYMENTS
DECLINING 0-5

DSCR
1.1



FICO	PURCHASE	REFINANCE	CASHOUT	RATE %
750+	80%	80%	75%	7.45 %+
720 - 750	80%	75%	70%	7.80 %+
680-720	75%	70%	65%	8.25 %+
STRATEGIES	BRRRR BUY & HOLD RENT 2 OWN	BRRRR RENT 2 OWN	BRRRR RENT 2 OWN	

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 PORTFOLIOS



PROPERTY
1-4 UNITS RES

LOCATIONS
NATIONWIDE

LOAN SIZE
\$250K-\$20M

TERMS
30 YRS

CREDIT
700+

TAX RETURNS
NO

RATE
7.45-8.75%

ORIGINATION
2% to 3%

PROCESSING
\$1,495

PRE-PAYMENTS
DECLINING 0-5

DSCR
1.20 / 1.10

	PORTFOLIO PURCHASE	PORTFOLIO REFINANCE	PORTFOLIO CASHOUT
LTC MAX	75%	70%	65%
MAX LOAN	\$20M	\$20M	\$20M
NUMBER LIMIT	NO LIMIT	NO LIMIT	NO LIMIT
LOAN PER/DOOR	\$75,000	\$75,000	\$75,000
RATE	7.45+	7.80%+	8.25% +
TERMS	3/5/7/10 YR	3/5/7/10 YR	3/5/7/10 YR
DSCR Per Door / Portfolio	1.20 / 1.10	1.20 / 1.10	1.20 / 1.10

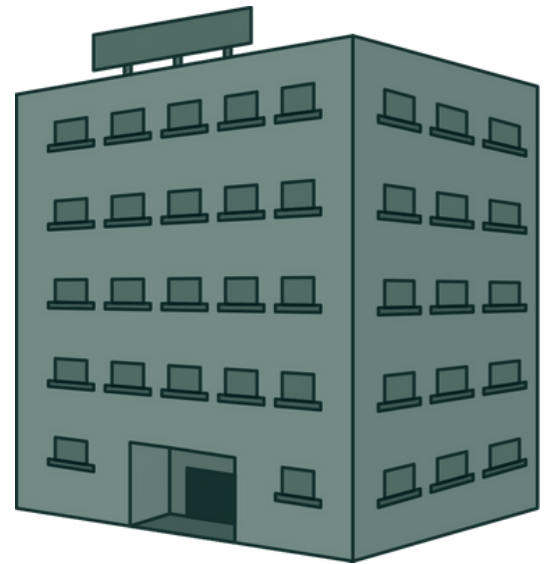
RESIDENTIAL & MULTIFAMILY

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

Mr

Multifamily Rental Loans

MULTIFAM OR MIXED USE



PROPERTY
5-25 UNITS

LOCATIONS
NATIONWIDE

LOAN SIZE
\$250K-\$5M

TERMS
3, 5, 10 OR 30 YR

CREDIT
650+

TAX RETURNS
NO

RATE
9.95-12%

ORIGINATION
2% to 3%

PROCESSING
\$1,495

PRE-PAYMENTS
DECLINING 5 TO 1%

DSCR
1.10

	PURCHASE	REFINANCE	CASHOUT
LTC MAX	75%	75%	65%
MAX LOAN	\$50M	\$50M	\$50M
EXPERIENCE	NONE (-) 5%	NONE (-) 5%	NONE (-) 5%
LOAN PER/DOOR	\$75,000	\$75,000	\$75,000
RATE	9.95% -12%	9.95% - 12%	9.95% - 12%
TERMS	3, 5, 10 or 30 Yr	3, 5, 10 or 30 Yr	3, 5, 10 or 30 Yr
DSCR	1.1	1.1	1.1

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



COMMERCIAL LOAN PRODUCTS












COMMERCIAL LOANS DEFINITION:

Commercial loans typically refer to financing options that are specifically designed for the purchase, renovation, or development of commercial properties. These properties can encompass a variety of real estate types, including: Office buildings, warehouses, self storage and retail storefronts. Commercial loans can vary in terms of interest rates, loan-to-value ratios, and repayment terms, depending on the lender and the specific project's details. They play a crucial role in facilitating the acquisition and development of various types of commercial real estate assets.



OFFICE BUILDINGS



-  **PROPERTY**
3+ UNITS
-  **LOCATIONS**
NATIONWIDE
-  **LOAN SIZE**
\$250K-\$5M
-  **TERMS**
30 YRS
-  **CREDIT**
650+
-  **TAX RETURNS**
NO
-  **RATE**
11.99% +
-  **ORIGINATION**
2% to 3%
-  **PROCESSING**
\$1,995
-  **PRE-PAYMENTS**
5 YRS (5% TO 1%)
-  **DSCR**
1.1

	BEGINNER	ACTIVE	ADVANCED
FICO	650-700	700-750	750 >
LTC MAX	65 %	70 %	70 %
MAX LOAN	\$2M	\$5M	\$5M
LOAN PER/DOOR	\$75,000	\$75,000	\$75,000
RATE	12.99 %	12.49 %	11.99 %
TERMS	30 Yr	30 Yr	30 Yr
DSCR	1.1	1.1	1.1
FOREIGN INVESTORS	YES	YES	YES

RETAIL STOREFRONT



R_s Retail Storefront

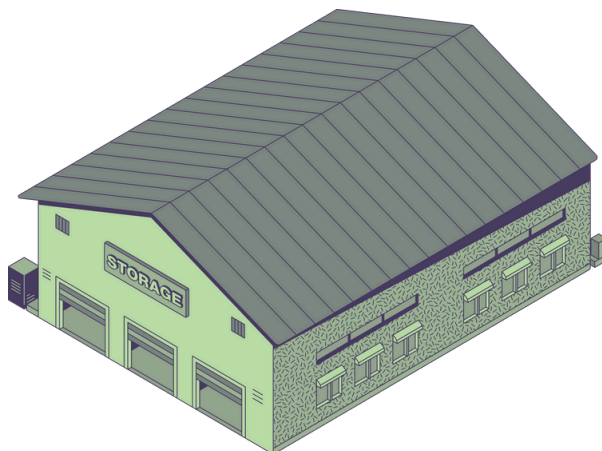
- PROPERTY**
1-25 UNITS
- LOCATIONS**
NATIONWIDE
- LOAN SIZE**
\$250K-\$5M
- TERMS**
30 YRS
- CREDIT**
650+
- TAX RETURNS**
NO
- RATE**
11.99% +
- ORIGINATION**
2% to 3%
- PROCESSING**
\$1,995
- PRE-PAYMENTS**
5 YRS (5% TO 1%)
- DSCR**
1.1

	BEGINNER	ACTIVE	ADVANCED
FICO	650-700	700-750	750 >
LTC MAX	65 %	70 %	70 %
MAX LOAN	\$2M	\$5M	\$5M
LOAN PER/DOOR	\$75,000	\$75,000	\$75,000
RATE	12.99 %	12.49 %	11.99 %
TERMS	30 Yr	30 Yr	30 Yr
DSCR Per Door / Portfolio	1.10	1.10	1.10
FOREIGN INVESTORS	YES	YES	YES

SELF STORAGE BUILDINGS

Ss

Self Storage



PROPERTY
NO LIMIT



LOCATIONS
NATIONWIDE



LOAN SIZE
\$250K-\$5M



TERMS
30 YRS



CREDIT
650+



TAX RETURNS
NO



RATE
11.99% +



ORIGINATION
2% to 3%



PROCESSING
\$1,995



PRE-PAYMENTS
5 YRS (5% TO 1%)

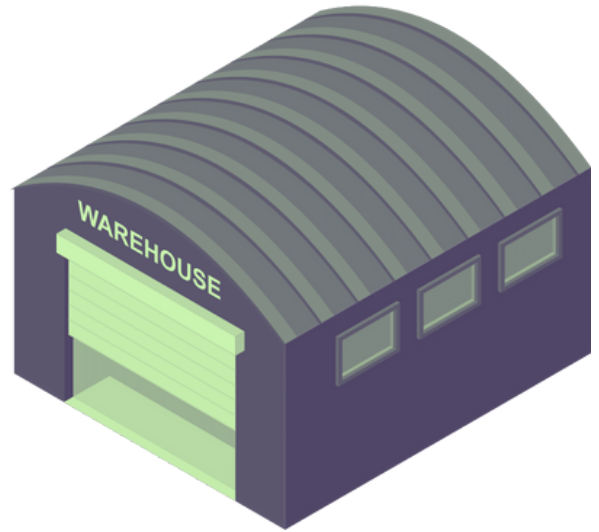


DSCR
1.1

	BEGINNER	ACTIVE	ADVANCED
FICO	650-700	700-750	750 >
LTC MAX	65 %	70 %	70 %
MAX LOAN	\$2M	\$5M	\$5M
LOAN PER/DOOR	\$75,000	\$75,000	\$75,000
RATE	12.99 %	12.49 %	11.99 %
TERMS	30 Yr	30 Yr	30 Yr
DSCR Per Door / Portfolio	1.10	1.10	1.10
FOREIGN INVESTORS	YES	YES	YES



WAREHOUSE BUILDINGS



PROPERTY
NO LIMIT

LOCATIONS
NATIONWIDE

LOAN SIZE
\$250K-\$5M

TERMS
30 YRS

CREDIT
650+

TAX RETURNS
NO

RATE
11.99% +

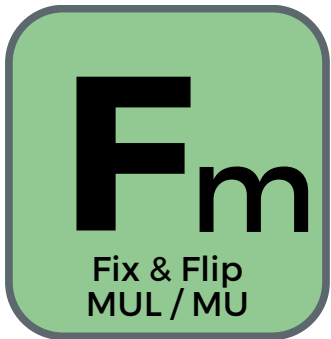
ORIGINATION
11.99% +

PROCESSING
\$1,995

PRE-PAYMENTS
5 YRS (5% TO 1%)

DSCR
1.20 / 1.10

	BEGINNER	ACTIVE	ADVANCED
FICO	650-700	700-750	750 >
LTC MAX	65 %	70 %	70 %
MAX LOAN	\$2M	\$5M	\$5M
LOAN PER/DOOR	\$75,000	\$75,000	\$75,000
RATE	12.99 %	12.49 %	11.99 %
TERMS	30 Yr	30 Yr	30 Yr
DSCR Per Door / Portfolio	1.10	1.10	1.10
FOREIGN INVESTORS	YES	YES	YES



COMMERCIAL VALUE ADD LOANS

VALUE ADD LOANS DEFINITION:

A "Value Add Loan" is a type of financing often used in real estate investment. This loan is typically provided to investors who intend to acquire a property (commercial) with the goal of making substantial improvements or renovations that will significantly increase the property's value. The key feature of a value-add loan is that it provides funding not only for the property's purchase but also for the planned enhancements or upgrades.

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F_C

Fix & Flip Conversions



CONVERSIONS BRIDGE



PROPERTY
1-55 UNITS

LOCATIONS
NATIONWIDE

LOAN SIZE
\$100K-\$3M

TERMS
9-24 MONTHS

CREDIT
650+ FICO

TAX RETURNS
NO

RATE
10.95% +

ORIGINATION
2% to 3%

PROCESSING
\$1,995

PRE-PAYMENTS
\$0












COMMITMENT
\$0

	BEGINNER BUILDER	ACTIVE BUILDER	ADVANCED BUILDER
EXPIREANCE (LAST 3 YEARS)	1 New Home or 3 Rehabs	3 New Home or 10 Rehabs	10 New Homes or 30 Rehabs
AR/LTV	UP TO 70% OF ARV	UP TO 75% OF ARV	UP TO 75% OF ARV
LTC INITIAL RELEASE	75 % OF PURCHASE	80 % OF PURCHASE	85 % OF PURCHASE
CONSTRUCTION DRAWS	100% OF COST	100% OF COST	100% OF COST
INTEREST RATE	12.95%	11.95%	10.95%
SUGGESTED STRATEGIES	EXPANSIONS BUILD TO RENT MUTI or WAREHOUSE to CONDO BUILDING	EXPANSIONS BUILD TO RENT MUTI or WAREHOUSE to CONDO BUILDING	EXPANSIONS BUILD TO RENT MUTI or WAREHOUSE to CONDO BUILDING

MULTI FAM / MIXED USE BRIDGE

F_m

Fix & Flip
MUL & Mixed Use

-  **PROPERTY**
5-55 UNITS
-  **LOCATIONS**
NATIONWIDE
-  **LOAN SIZE**
\$250K-\$15M
-  **TERMS**
18-24 MONTHS
-  **CREDIT**
650+ FICO
-  **TAX RETURNS**
NO
-  **RATE**
10.95% +
-  **ORIGINATION**
2% to 3%
-  **PROCESSING**
\$2,495
-  **PRE-PAYMENTS**
\$0
-  **COMMITMENT**
\$0



	BEGINNER BUILDER	ACTIVE BUILDER	ADVANCED BUILDER
EXPIRIENCE (LAST 3 YEARS)	3+ CLOSED (res or commercial)	3+ CLOSED (res or commercial)	3+ CLOSED (res or commercial)
AR/LTV	UP TO 70% OF ARV	UP TO 75% OF ARV	UP TO 75% OF ARV
CONSTRUCTION DRAWS	100% OF COST	100% OF COST	100% OF COST
INTEREST RATE	12.95%	11.95%	10.95%
SUGGESTED STRATEGIES	NEW HOMES ADD - A - LEVELS BUILD TO RENT	NEW HOMES ADD - A - LEVELS BUILD TO RENT	NEW HOMES ADD - A - LEVELS BUILD TO RENT SUBDIVISIONS LAND ASSEMBLE

B_r

BUILD TO RENT

BUILD TO RENT



PROPERTY
1-55 UNITS
SFR, TOWNHOME COMMUNITIES

LOCATIONS
NATIONWIDE

LOAN SIZE
\$250K-\$3M

TERMS
30 YRS

CREDIT
650 +

TAX RETURNS
NO

RATE
11.99 % +

ORIGINATION
2% to 3%

PROCESSING
\$2,995

PRE-PAYMENTS
0

DSCR
1.1

	PURCHASE	REFINANCE	CASHOUT
LTC MAX (construction)	75 %	70 %	65 %
LTC MAX (stabalized)	65 %	65 %	65 %
MAX LOAN	\$3M - \$50M	\$3M - \$50M	\$3M - \$50M
LOAN PER/DOOR	\$75,000	\$75,000	\$75,000
RATE	11.99 %	11.99 %	11.99 %
TERMS	24 mo	24 mo	24 mo
FOREIGN NATIONALS	YES	YES	YES

J_v JOINT VENTURE

JOINT VENTURES & LLP'S



- PROPERTY**
1-55 UNITS
- LOCATIONS**
NATIONWIDE
- LOAN SIZE**
\$250K-\$5M
- TERMS**
30 YRS
- CREDIT**
700+
- TAX RETURNS**
NO
- RATE**
0
- ORIGINATION**
0
- PROCESSING**
0
- PRE-PAYMENTS**
0
- DSCR**
1.20 / 1.10

	PURCHASE	REFINANCE
LTV MAX	70%	65%
MAX LOAN	\$5M	\$5M
NUMBER LIMIT	NO LIMIT	NO LIMIT
DSCR Per Door / Portfolio	1.20 / 1.10	1.20 / 1.10

DOCUMENTS REQUIREMENTS

SHORT TERM LOANS "BRIDGE"

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

LONG TERM LOANS "DSCR"

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 yr.
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)

WHAT TO EXPECT AHEAD

1 GET APPROVED!

Our application and approval process is designed to be hassle-free and efficient, so you can focus on finding the perfect property. Our streamlined paperwork makes the application process quick and easy, and we're committed to approving applications within **1-2 Hrs.** Once approved, you can start shopping with confidence knowing that we're here to assist you every step of the way.

2 DEAL HUNTING

We understand that having access to verifiable proof of funds is essential for real estate investors who want to move quickly and confidently on great deals. That's why we offer customized proof of funds solutions that can be tailored to each offer or a blanket line of credit. With our updated and verifiable POF at your disposal, you'll be able to make more offers and get more properties under contract, giving you the competitive edge you need in today's fast-paced market.

3 YOU FOUND A DEAL? LET'S PRICE IT

Great news. Now, allow us to price it. We will customize terms for a potential loan, as well as analyze and "stress test" you deal for profitability. At Arkad we understand that speed and accuracy are crucial in the world of real estate investing. That's why we offer a convenient quick quote form on our website that allows borrowers to get their potential deals priced by our expert human pricers. Our dedicated team of pricers works efficiently to provide borrowers with the most accurate and up-to-date pricing information, ensuring that they have the knowledge they need to make informed decisions. **Expect in 2 hours or less**

4 LET'S GO! - PROCESSING & APPRAISAL

We believe in providing our customers with the highest quality services and resources, and that includes our appraisals. We work exclusively with top-tier 3rd party valuers and appraisers who are experts in their respective markets, ensuring that you receive accurate and reliable valuations for your properties. We understand that arranging for the appraisal visit can be a critical step in the process, and we're here to support you every step of the way.

5 GET A COMMITMENT in 48 hrs

We understand the importance of moving quickly when it comes to real estate transactions. That's why we're proud to offer a **LOAN COMMITMENT** that is as good as cash within **48 hr of receiving the appraisal back.** Once you receive and sign the commitment, you can rest assured that our capital is allocated and ready to go, so you can schedule your closing with confidence.

CLOSING - A to B

6 Congratulations, the big day has arrived! Now that you're at this exciting stage of your real estate investment journey, it's important to make sure that you have the proper title insurance and liability coverage in place. At Arkad, we understand the importance of protecting your investment, and our team is here to help you navigate the process of obtaining the necessary coverage. We're proud of all the hard work you've put in thus far, and we're committed to supporting you every step of the way. With your coverage in place, you're ready to start adding value to your investment through renovations. Our team is available to provide guidance and resources to help you make the most of this exciting phase of your investment journey.

REHAB / CONSTRUCTION BEGINS

7 When it comes to residential construction, time is money, and we understand that. That's why we want to help you get started right away! From demo to framing, and all the way to the mechanicals, let the fun begin. We'll provide you with a comprehensive Scope of Work and work with you to ensure that you stay diligent on your timelines. If you need guidance or support along the way, don't hesitate to call us. We're here to help you build your project efficiently and effectively, so you can maximize your return on investment.

CONSTRUCTION DRAWS

8 Our funding process is designed to be efficient and transparent, giving you peace of mind throughout the construction process. Our team has a structured and organized approach to reviewing and releasing construction funds, ensuring that each payment is made based on the work completed. With our dollar-for-dollar refund basis, you can be confident that you're only paying for work that has been completed to your satisfaction. And with a turnaround time of just 3-5 days from request to receipt of capital, you can keep your project moving forward without any delays. Trust us to be your funding partner and make your construction project a success.

FOR SALE

9 We believe in providing our customers with the highest quality services and resources, and that includes our appraisals. We work exclusively with top-tier 3rd party valuers and appraisers who are experts in their respective markets, ensuring that you receive accurate and reliable valuations for your properties. We understand that arranging for the appraisal visit can be a critical step in the process, and we're here to support you every step of the way. Our team will work with you to schedule the visit and ensure that everything goes smoothly. Please note that appraisal fees typically range from \$650 to \$850, but we believe that the investment is well worth it in order to ensure the accuracy and reliability of our valuations.

SELL SELL SELL

10 Great work! Congratulations on completing your project. Take a moment to celebrate your success, and then start thinking about your next project. Scaling your business is key to achieving long-term success. Consider expanding your team, developing new marketing strategies, and exploring new investment opportunities. With the experience and resources you've gained from this project, you're now in a better position to tackle bigger and more complex projects. Keep learning, stay focused, and never stop growing your business.

FOR LOAN BROKERS

Arkad Capital's BROKER+ program is tailored specifically to meet the funding needs of real estate professionals who prioritize fast and efficient financing for their clients. By joining our program, you'll have access to a team of highly experienced hard money lending professionals who provide top-notch service and support to ensure that your clients' needs are met with ease.

**REGISTER
NOW**

FAST PAYOUTS

UPDATED ON ALL MILESTONES

YOUR OWN LOAN PRICING TOOL

DESIGNATED ACCOUNT MANAGER

EXCLUSIVITY ON LEADS

NO PAPERWORK CHASING

EARN GREAT RESIDUAL INCOME FOR DOING WHAT YOU DO

As a BROKER+ member, you'll also have the opportunity to earn referral incentives and benefits that can help you grow your business and stand out in the competitive real estate market. Our program is designed to provide you with the resources you need to succeed, while also helping your clients secure the financing they need quickly and efficiently.

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

BEGINNER INVESTOR (0-3 DEALS COMPLETED)

0.75 to 2% Origination Fees

to Loan Broker

ACTIVE INVESTOR (3-9 DEALS COMPLETED)

0.75% to 1.5% Origination Fees

to Loan Broker

ADVANCED INVESTOR (10+ DEALS COMPLETED)

0.50% to 0.75% Origination Fees

to Loan Broker



FOR REALTORS & WHOLESALERS

Working with a hard money lender like Arkad Capital can be a game-changer for real estate professionals. Our fast and flexible financing options allow you to close deals quickly and efficiently, giving you a competitive edge in a crowded market.

FAST PAYOUTS

UPDATED ON ALL MILESTONES

FREE

PRE-APPROVALS FOR YOUR BUYERS

PROOF OF FUNDS FOR YOU

PAID ON REPEAT TRANSACTION

NO PAPERWORK CHASING

EARN GREAT RESIDUAL INCOME FOR DOING WHAT YOU DO

Our **REFERRAL+** program offers referral incentives and benefits that can help you grow your business and succeed in the highly competitive real estate industry. Whether you're a seasoned **REALTOR or WHOLESALER** or just starting out, working with a hard money lender like Arkad Capital can help you take your business to the next level

BEGINNER INVESTOR (0-3 DEALS COMPLETED)

0.75 to 1.5% Origination Fees

to Realtor/Broker of Record or Wholesaler

ACTIVE INVESTOR (3-9 DEALS COMPLETED)

0.50% to 1% Origination Fees

to Realtor/Broker of Record or Wholesaler

ADVANCED INVESTOR (10+ DEALS COMPLETED)

0.50% to 0.75% Origination Fees

to Realtor/Broker of Record or Wholesaler

FREE  **LIVE**
WHOLESALE CLASS
WHOLESALE DiSCORD.com @SQUAD.MEHDOUN
MENTORSHIP VA's LEADS TECH REALTORS

PRE-REGISTER

CLAIM YOUR FREE LEADS

DISCORD CHANNEL

REFERRALS

Your friend is my friend ! No License or Training Needed

You don't need to have a specific license or be a financial professional to participate. As long as you know someone who could benefit from Arkad Capital's services, you can refer them and potentially earn compensation.

FAST PAYOUTS

REMAIN ANONYMOUS IF NEEDED

GREAT FOR ANY INDUSTRY

No UP-CHARGE TO CLIENT

PAID ON REPEAT TRANSACTION

PAYOUT IS CONFIDENTIAL

EARN GREAT RESIDUAL INCOME FOR DOING WHAT YOU DO

The way the program works is simple: If you know someone who needs financing or other financial services, you can refer them to Arkad Capital. If the referral leads to a closed deal, Arkad Capital will compensate you for your efforts. One of the great things about Arkad Capital's referral program is that it's open to **ANYONE**.

\$250 (\$0 to \$250,000 in LOANS)

\$500 (\$250K to \$500k in LOANS)

\$1,000 (\$500K to \$1M in LOANS)

\$1,500 (\$1M+ in LOANS)

#FUNDED

Our funding solutions are available to investors across the USA, regardless of location. We have a strong network of partners and affiliates that allow us to serve clients in every state, so no matter where you are, we can help.



\$175,000



\$345,000



\$520,000



\$755,000



7 DAYS



19 DAYS



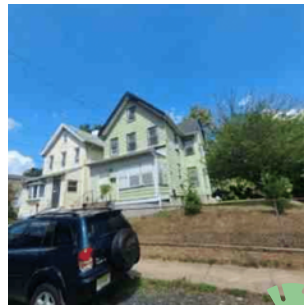
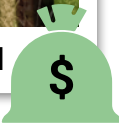
9 DAYS



22 DAYS



10% DOWN



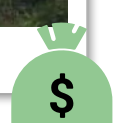
12% DOWN



15% DOWN



17% DOWN



OUR REWARDS PROGRAM

At Arkad Capital, we believe in rewarding our borrowers for their loyalty and commitment to our services. Our reward program is designed to show our appreciation for your trust in us, and to thank you for choosing us as your hard money lender.

\$2.5 MILLION



For borrowers who have done \$2.5 million in loans with Arkad, we offer a night out in New York City, including **dinner, and hotel accommodations for two**. Enjoy a luxurious evening in the Big Apple as a token of our gratitude.

\$5 MILLION



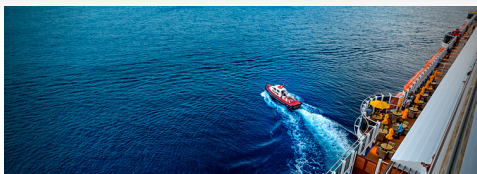
Borrowers who have done \$5 million in loans with Arkad will receive a brand new 15 inch **MacBook Pro** with all the latest specs. This powerful laptop is perfect for your business needs, and will be a constant reminder of our appreciation for your continued support.

\$10 MILLION



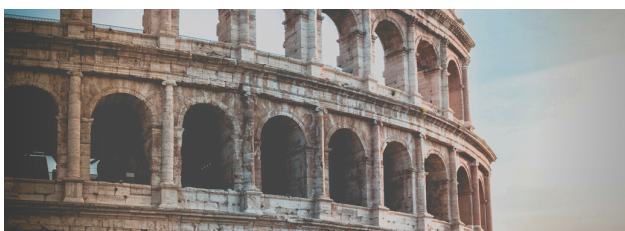
For borrowers who have done \$10 million in loans with Arkad, we offer a new engraved **Rolex Watch** as a token of our appreciation. This timeless timepiece is a symbol of our gratitude for your loyalty and trust in our services.

\$15 MILLION



Borrowers who have done \$15 million in loans with Arkad will have the opportunity to go on a **cruise of their choice for 2**, courtesy of Arkad Capital. This is a unique opportunity to relax and unwind while enjoying a memorable vacation experience.

\$20 MILLION



Finally, borrowers who have done \$20 million in loans with Arkad will have the opportunity to embark on an amazing **European vacation**. This is a once-in-a-lifetime opportunity to explore the rich cultural heritage and stunning natural beauty of Europe, all as a token of our appreciation for your continued loyalty and trust in our services.

NETWORKING SHENANIGANS

Whether you're in the real estate industry, a business owner, or simply looking for financing, Arkad Capital is a company that you should keep in mind. So if you happen to bump into us at a networking event, trade show, or even just in passing, don't hesitate to say hello.



Our team is always happy to connect with new people and explore potential opportunities for collaboration. With a commitment to providing exceptional hard money lending solutions to our clients, we're confident that we can help you achieve your goals and succeed in your endeavors

www.Arkad.Capital | loans@arkad.capital | 800.205.LOAN

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."

ARKAD CAPITAL
 INTEGRITY | RELIABILITY | GROWTH
 855-999-7161 (MAIN) | 800-205-LOAN | SE HABLA ESPAÑOL
 ARKAD CAPITAL | LOANS@THEARKADGROUP.COM

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!

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 ARKAD CAPITAL | LOANS@THEARKADGROUP.COM

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

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

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Josueh Higoyen | Arkad Borrower
 "Con atención en Español"
 ★★★★★

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

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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 hit it off with Mario Camino and Daniel Rivera because immediately sensed 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 hard to say that they didn't attempt to without 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!"

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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 a great rate and closed in rapid time. This team saved the day. Thank You Arkad.

I'll see you again.

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 ARKAD CAPITAL | LOANS@THEARKADGROUP.COM

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 buy/hold 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 their deals."

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4.8 ★★★★★ 32 reviews

Ryan R
 1 review
 ★★★★★ 6 months ago

I've worked with many lenders throughout the years. Arkad capital has been the most honest, efficient and reliable. Gabe of Arkad response time and knowledge is unmatched. I've closed many deals with them and plan to continue to scale my business with there help.

Reply Like

Roy Temiz
 2 reviews
 ★★★★★ a year ago

Positive: Professionalism, Quality, Responsiveness

At this point I've used Arkad numerous times for funding our fix and flip, and buy/hold 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 their deals."

Reply Like 2

Fa-tina Johnson recommends Arkad Capital.
 December 16, 2020

Arkad really helped me get funding for my first flip. These guys are the real deal and closed in rapid time. This team saved the day. Thank You Arkad I'll see you again!

You, Fa-tina Johnson and 1 other

Love Comment

Write a comment...

Tom Ciccarone recommends Arkad Capital.
 February 18, 2021

Arkad Cap assisted in my first buy & hold refinance. I had been around numerous other investors and saw some long, drawn out refinances with endless paper verification, calls & texts. Arkad's process was smooth, simply, clear and effective. I had my refi application in, approved and closed within 30 days and minimal headache. They are part of my team now and I look forward to doing more business with them in the future. Thanks all!

Like Comment

Write a comment...

KM Equities recommends Arkad Capital.
 March 6, 2019

Besides having great rates, they have a great great system of really good people. I loved doing business with them and so will you too!

You, Paula E Flores Lyden, Daniel T Rivera and 1 other

Like Comment

Write a comment...

CHECK OUT MORE REVIEWS



REQUEST TERMS



**ARKAD
CAPITAL**

800.205.LOAN

REAL ESTATE PRIVATE LENDING

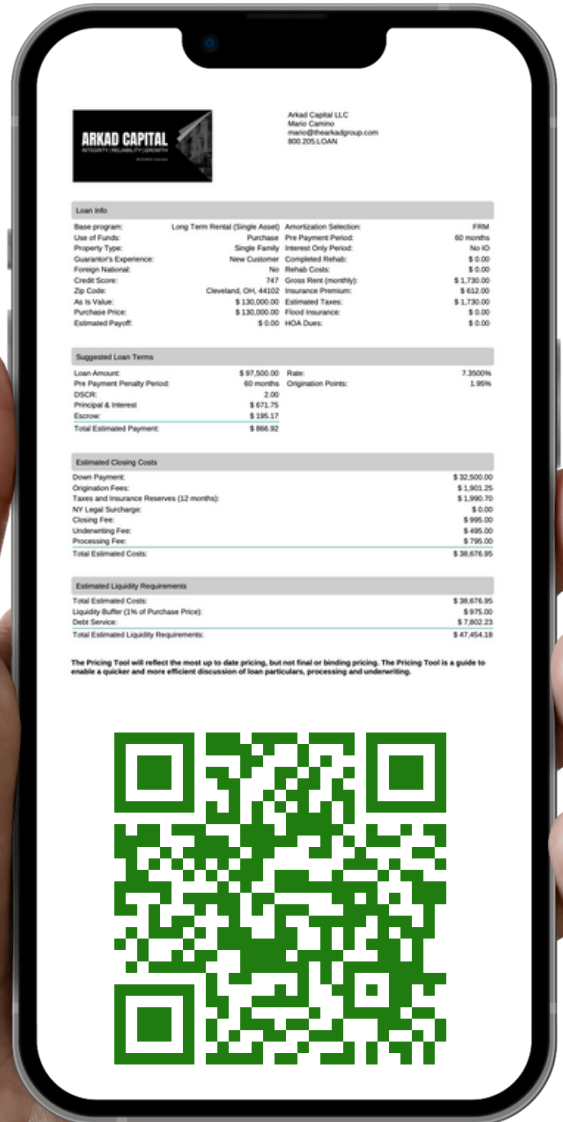
QUICK PROOF OF FUNDS

LOAN PROGRAMS

GETTING STARTED

LOAN CALCULATOR

Request a
Term Sheet
Today



Arkad Capital LLC
Miami, California
mario@arkadgroup.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 IOI
Guarantor's Experience:	New Customer	Completed Rehab:	\$ 0.00
Foreign National:	No	Rehab Costs:	\$ 0.00
Credit Score:	747	Gross Rent (monthly):	\$ 1,730.00
Zip Code:	Cleveland, OH, 44102	Insurance Premium:	\$ 632.00
As Is Value:	\$ 130,000.00	Estimated Taxes:	\$ 1,730.00
Purchase Price:	\$ 130,000.00	Flood Insurance:	\$ 0.00
Estimated Payoff:	\$ 0.00	HOA Dues:	\$ 0.00

Suggested Loan Terms

Loan Amount:	\$ 97,000.00	Rate:	7.3500%
Pre Payment Penalty Period:	60 months	Origination Points:	1.95%
DDCI:	2.00		
Principal & Interest:	\$ 671.75		
Escrow:	\$ 185.17		
Total Estimated Payment:	\$ 856.92		

Estimated Closing Costs

Down Payment:	\$ 32,000.00
Origination Fees:	\$ 1,900.25
Taxes and Insurance Reserves (12 months):	\$ 1,990.70
NY Legal Surcharge:	\$ 0.00
Closing Fee:	\$ 999.00
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):	\$ 975.00
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.

