



800.205.LOAN

# ARKAD CAPITAL

**REAL ESTATE PRIVATE LENDING**

## LOAN PROGRAMS & Co PROFILE

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



# WHO IS ARKAD?

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**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**



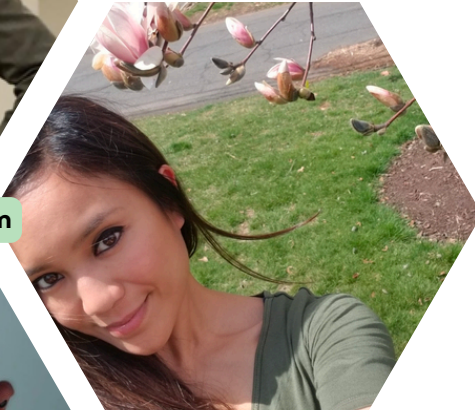
**NATIONWIDE**

# OUR TEAM OF RE STARS ★★★★★

## Our Dream Team



mario@thearkadgroup.com



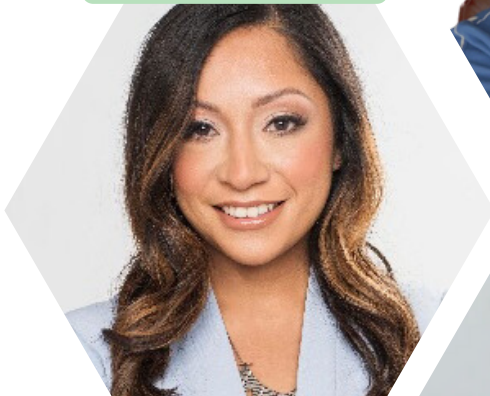
christine@arkad.capital



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**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<sub>f</sub>****Fix & Flip****N<sub>h</sub>****New Homes****A<sub>L</sub>****Add-A-Levels****N<sub>r</sub>****No Rehab**

## RESIDENTIAL BRIDGE LOANS

Bridge Loans are short-term financing solutions designed to help investors quickly acquire or refinance properties that need repairs or renovations. Ideal for fix-and-flip projects or properties awaiting permanent financing. Fast closings, flexible terms, and asset-based underwriting make these loans perfect for opportunistic deals.

# Ff

## Fix & Flip

# FIX-AND-FLIP



**PROPERTY**

1-4 UNITS RES



**LOCATIONS**

NATIONWIDE



**LOAN SIZE**

\$75K - \$2M



**TERMS**

9-24 MONTHS



**CREDIT**

600+ FICO



**TAX RETURNS**

NO



**RATE**

FROM 9.99%



**ORIGINATION**

2% to 3%



**PROCESSING**

\$995



**PRE-PAYMENTS**

\$0

**BEGINNER  
INVESTOR**

**ACTIVE  
INVESTOR**

**ADVANCED  
INVESTOR**

**EXPERIENCE  
(LAST 3 YEARS)**

O-2  
FIX & FLIP

3-9  
FIX & FLIP

10+  
FIX & FLIP

**LTV/ARV**

UP TO 70% OF  
ARV

UP TO 75% OF  
ARV

UP TO 75% OF  
ARV

**LTC  
(INITIAL  
RELEASE)**

80 % OF  
PURCHASE

**85 % OF  
PURCHASE**

90 % OF  
PURCHASE

**CONSTRUCTION**

100% OF COST

100% OF COST

100% OF COST

**INTEREST RATE**

11.99%

10.99%

9.99%

**COLLATERAL**

Non-Owner  
Occupied 1-4  
Family Real  
Estate; Condos;  
Townhomes

Non-Owner  
Occupied 1-4  
Family Real  
Estate; Condos;  
Townhomes

Non-Owner  
Occupied 1-4  
Family Real  
Estate; Condos;  
Townhomes

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# AL

## Add-A-Levels

## ADD-A-LEVEL



### PROPERTY

1-4 UNITS RES



### LOCATIONS

NATIONWIDE



### LOAN SIZE

\$150K-\$3M



### TERMS

9-24 MONTHS



### CREDIT

660+ FICO



### TAX RETURNS

NO



### RATE

FROM 9.99%



### ORIGINATION

2% to 3%



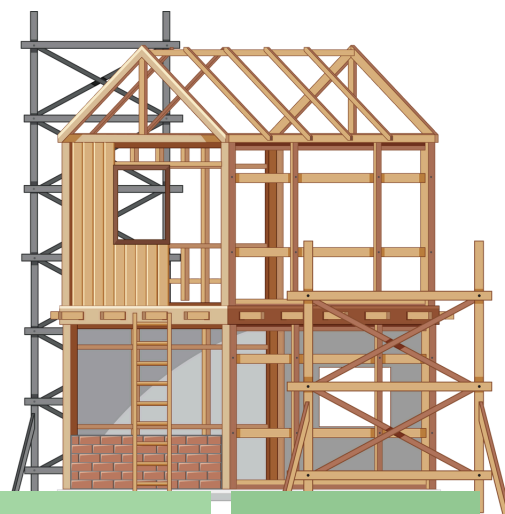
### PROCESSING

\$995



### PRE-PAYMENTS

\$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	100% OF COST	100% OF COST	100% OF COST
INTEREST RATE	11.99%	10.99%	9.99%
COLLATERAL	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes



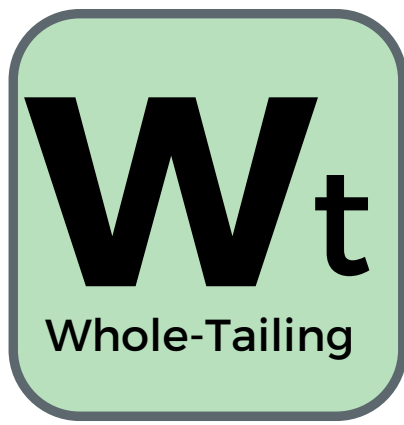
# GROUND UP NEW HOMES



-  **PROPERTY**  
1-4 UNITS RES
-  **LOCATIONS**  
NATIONWIDE
-  **LOAN SIZE**  
\$150K-\$3M
-  **TERMS**  
9-24 MONTHS
-  **CREDIT**  
660+ FICO
-  **TAX RETURNS**  
NO
-  **RATE**  
FROM 9.99%
-  **ORIGINATION**  
2% to 3%
-  **PROCESSING**  
\$995
-  **PRE-PAYMENTS**  
\$0

	BEGINNER BUILDER	ACTIVE BUILDER	ADVANCED BUILDER
EXPIRENCIE (LAST 3 YEARS)	1 New Home or 1 Large Renovation	3 New Homes or 3 Large Renovations	10 New Homes or 10 Large Renovations
AR/LTV	UP TO 65% OF ARV	UP TO 70% OF ARV	UP TO 75% OF ARV
LTC INITIAL RELEASE	70 % OF PURCHASE	75 % OF PURCHASE	80 % OF PURCHASE
CONSTRUCTION	100% OF COST	100% OF COST	100% OF COST
INTEREST RATE	11.99%	10.99%	9.99%
COLLATERAL	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes

ASSUMING ENTITLEMENTS, PERMITS & APPROVED PLANS



# WHOLE-TAILING / NO REHAB



## PROPERTY

1-4 UNITS RES



## LOCATIONS

NATIONWIDE



## LOAN SIZE

100K MIN



## TERMS

12-18 MONTHS



## CREDIT

660+ FICO



## TAX RETURNS

NO



## RATE

FROM 9.99%



## ORIGINATION

2% to 3%



## PROCESSING

\$995



## PRE-PAYMENTS

\$0



	BEGINNER INVESTOR	ACTIVE INVESTOR	ADVANCED INVESTOR
EXPIRIENCE (LAST 3 YEARS)	0-3 FIX & FLIP	3-9 FIX & FLIP	10+ FIX & FLIP
LTV	UP TO 65% OF ARV	UP TO 75% OF ARV	UP TO 75% OF ARV
CONSTRUCTION DRAWS	N/A	N/A	N/A
INTEREST RATE	11.99%	10.99%	9.99%
LOAN TYPE	Purchase, Refinance & Cashout	Purchase, Refinance & Cashout	Purchase, Refinance & Cashout
COLLATERAL	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes





**R<sub>L</sub>**

Rentals  
"DSCR"



**S<sub>s</sub>**

Short Stay  
"airBnB"



**P<sub>r</sub>**

Portfolio

## RESIDENTIAL RENTAL LOANS

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.

# RL

## Rentals Loans

## RENTAL / DSCR



**PROPERTY**

1-4 UNITS RES



**LOCATIONS**

NATIONWIDE



**LOAN SIZE**

\$100K-\$3M



**TERMS**

30 YRS



**EXPIRIENCE**

NONE NEEDED



**TAX RETURNS**

NO



**RATE**

FROM 6.99%



**ORIGINATION**

2% TO 3%



**PROCESSING**

\$995



**PRE-PAYMENTS**

DECLINING 0-5



**DSCR**

1.1



FICO	PURCHASE	REFINANCE	CASHOUT	RATE %
740+	80%	80%	75%	6.99% +
700-739	80%	80%	75%	7.49% +
680 - 699	75%	75%	70%	7.99% +
660 - 679	70	65%	60%	8.99% +
COLLATERAL	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	

**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**  
\$100K-\$3M

**TERMS**  
30 YRS

**EXPIRIENCE**  
NONE NEEDED

**TAX RETURNS**  
NO

**RATE**  
FROM 6.99%

**ORIGINATION**  
2% TO 3%

**PROCESSING**  
\$995

**PRE-PAYMENTS**  
DECLINING 0-5

**DSCR**  
1.1

FICO	PURCHASE	REFINANCE	CASHOUT	RATE %
740+	80%	80%	75%	6.99% +
700-739	80%	80%	75%	7.49% +
680 - 699	75%	75%	70%	7.99% +
660 - 679	70	65%	60%	8.99% +
COLLATERAL	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	

**F<sub>m</sub>**Fix & Flip  
MUL / MU**F<sub>c</sub>**

Conversions

**B<sub>r</sub>**

Conversions

## COMMERCIAL BRIDGE LOANS

Commercial Bridge Loans provide short-term financing to investors focused on enhancing the value of commercial properties. Whether through major renovations, tenant improvements, or property repositioning, these loans bridge the gap between acquisition and stabilization. Fast approval, customized structures, and competitive interest rates make this the go-to option for developers and investors aiming to elevate their assets.

# F<sub>m</sub>

Fix & Flip  
MUL & Mixed Use

## MULTI FAM / MIXED USE



**PROPERTY**  
5-9 UNITS



**LOCATIONS**  
NATIONWIDE



**LOAN SIZE**  
\$250K-\$2M



**TERMS**  
12-24 MONTHS



**CREDIT**  
660+ FICO



**TAX RETURNS**  
NO



**RATE**  
10.49% +



**ORIGINATION**  
2% to 3%



**PROCESSING**  
\$1,995



**PRE-PAYMENTS**  
\$0

	BEGINNER	ACTIVE	ADVANCED
EXPIRIENCE ( LAST 3 YEARS)	O-3 FIX & FLIP	3-5 FIX & FLIP	5+ FIX & FLIP
AR/LTV	UP TO 65% OF ARV	UP TO 70% OF ARV	UP TO 75% OF ARV
LTC INITIAL RELEASE	65 % OF PURCHASE	<b>70 % OF PURCHASE</b>	75 % OF PURCHASE
CONSTRUCTION DRAWS	100% OF COST	100% OF COST	100% OF COST
INTEREST RATE	11.99%	10.99%	10.49%
COLLATERAL	Multi-Family Apartment Buildings (5+ Units) Mixed-Use Buildings (Residential Space Must be 70%+ of Total Sqft.)	Multi-Family Apartment Buildings (5+ Units) Mixed-Use Buildings (Residential Space Must be 70%+ of Total Sqft.)	Multi-Family Apartment Buildings (5+ Units) Mixed-Use Buildings (Residential Space Must be 70%+ of Total Sqft.)

Rehab Budget is greater than or equal to 100% of "As Is" Value (for purchase & refinance) or purchase price (if a purchase), involves more than a 20% expansion of the property of at least 750 sq ft, or involves a change of use.





# CONVERSIONS + CONDOS



**PROPERTY**  
2-9 UNITS

**LOCATIONS**  
NATIONWIDE

**LOAN SIZE**  
\$250K-\$2M

**TERMS**  
12-24 MONTHS

**CREDIT**  
660+ FICO

**TAX RETURNS**  
NO

**RATE**  
10.49% +

**ORIGINATION**  
2% to 3%

**PROCESSING**  
\$1,995

**PRE-PAYMENTS**  
\$0

	BEGINNER	ACTIVE	ADVANCED
EXPERIENCE (LAST 3 YEARS)	0-3 FIX & FLIP	3-5 FIX & FLIP	5+ FIX & FLIP
AR/LTV	UP TO 65% OF ARV	UP TO 70% OF ARV	UP TO 75% OF ARV
LTC INITIAL RELEASE	65 % OF PURCHASE	<b>70 % OF PURCHASE</b>	75 % OF PURCHASE
CONSTRUCTION DRAWS	100% OF COST	100% OF COST	100% OF COST
INTEREST RATE	11.99%	10.99%	10.49%
COLLATERAL	Single & Multi-Family Apartment Buildings (5+ Units) Mixed-Use Buildings	Single & Multi-Family Apartment Buildings (5+ Units) Mixed-Use Buildings	Single & Multi-Family Apartment Buildings (5+ Units) Mixed-Use Buildings

Rehab Budget is greater than or equal to 100% of "As Is" Value (for purchase & refinance) or purchase price (if a purchase), involves more than a 20% expansion of the property of at least 750 sq ft, or involves a change of use.

# B<sub>r</sub>

Build to Rent

## BUILD TO RENT



### PROPERTY

2-4 UNITS



### LOCATIONS

NATIONWIDE



### LOAN SIZE

\$250K-\$2M



### TERMS

12-24 MONTHS



### CREDIT

660+ FICO



### TAX RETURNS

NO



### RATE

10.49% +



### ORIGINATION

2% to 3%



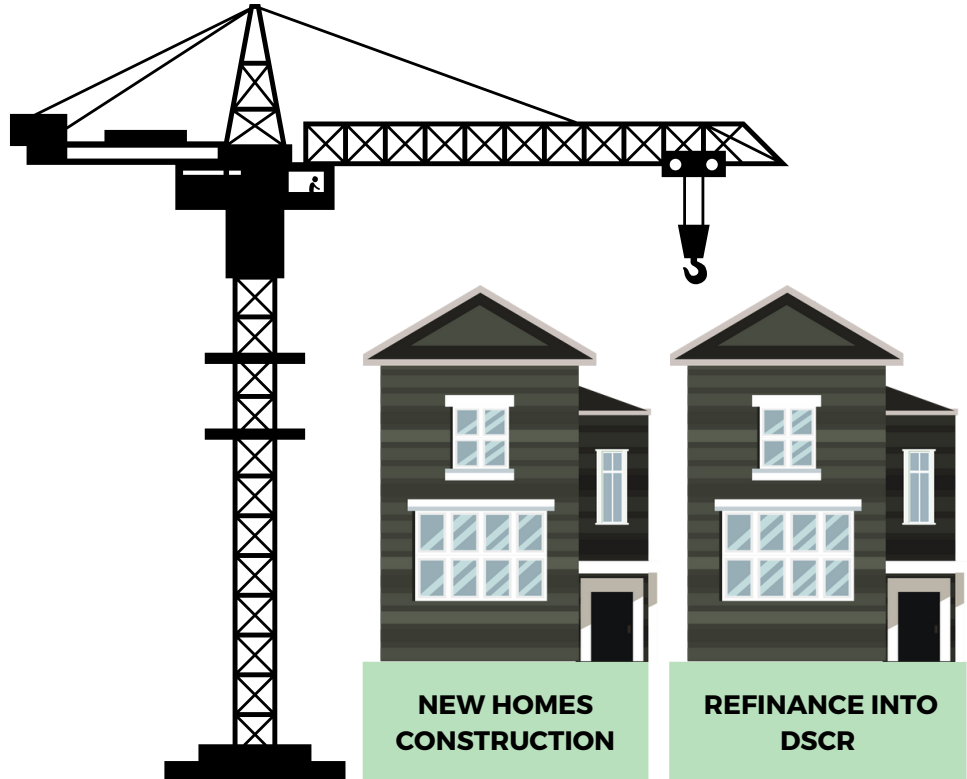
### PROCESSING

\$1,995



### PRE-PAYMENTS

\$0



### NEW HOMES CONSTRUCTION

### REFINANCE INTO DSCR

### EXPIREIENCE

1

0

### LTC

70%

80%

### MAX LOAN

\$3M - \$50M

\$3M - \$50M

### LOAN PER/DOOR

\$75,000

\$75,000

### RATE

from 9.99 %

from 6.99%

### TERMS

24 months

30 years

### FOREIGN NATIONALS

YES

YES

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The logo consists of the letters 'M' and 'r' in a bold, sans-serif font. The 'M' is significantly larger than the 'r', which is positioned to its right. Both letters are a light green color.

Multifamily &  
Mixed Use

The logo consists of the letters 'O' and 'b' in a bold, sans-serif font. The 'O' is significantly larger than the 'b', which is positioned to its right. Both letters are a light green color.

Office Buildings

The logo consists of the letters 'R' and 's' in a bold, sans-serif font. The 'R' is significantly larger than the 's', which is positioned to its right. Both letters are a light green color.

Retail Storefront

The logo consists of the letters 'S' and 'w' in a bold, sans-serif font. The 'S' is significantly larger than the 'w', which is positioned to its right. Both letters are a light green color.

Storage &  
Warehouse

## COMMERCIAL RENTAL LOANS

Commercial Rental Loans are structured for investors seeking long-term financing for commercial real estate holdings. From office buildings and retail spaces to warehouses and self-storage facilities, these loans are based on the property's income potential. DSCR-based underwriting ensures quick approvals and flexible terms, supporting both seasoned investors and new entrants to the commercial market.

# Mr

## Multifamily Rental Loans

# MULTI FAM / MIXED USE



**PROPERTY**  
5-15 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**

\$5M

\$5M

\$5M

**EXPERIENCE**

NONE (-) 5%

NONE (-) 5%

NONE (-) 5%

**LOAN PER/DOOR**

\$75,000

\$75,000

\$75,000

**RATE**

9.95% +

9.95% +

9.95% +

**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

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# OFFICE BUILDINGS



**PROPERTY**  
5+ 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%)

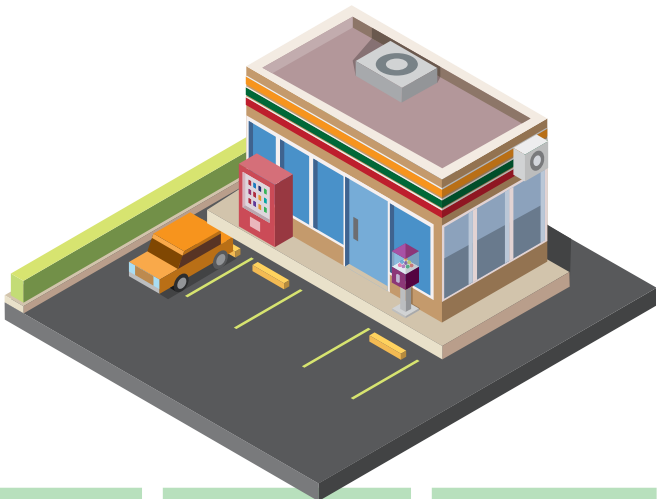
**DSCR**  
1.1

	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



- 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

# Ss

Self Storage

## SELF STORAGE & WAREHOUSES



**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

The logo consists of a large, light green 'Q' followed by a smaller '50' in the same color.

**Quick 50**

The logo consists of a light green lowercase 'i' followed by a light green uppercase 'T'.

**ITIN  
LOANS**

The logo consists of a large, light green 'T' followed by a smaller, light green 'F'.

**TRANS  
FUNDING**

The logo consists of a large, light green 'J' followed by a smaller, light green 'v'.

**Joint  
Ventures**

## ALTERNATIVE LENDING



Alternative Lending products are designed to serve borrowers who may not meet the strict requirements of traditional lenders. These loans focus less on conventional metrics like credit scores, income verification, or residency status, and more on the underlying asset or the borrower's unique situation.



# QUICK FLEX 50



- LOCATIONS**  
NATIONWIDE
- LOAN SIZE**  
\$100K-\$5M
- TERMS**  
30 YRS
- EXPIREANCE**  
NONE NEEDED
- TAX RETURNS**  
NO
- RATE**  
FROM 9.99%
- ORIGINATION**  
2% TO 3%
- PROCESSING**  
\$995
- PRE-PAYMENTS**  
5 YEAR DECLINE  
5%, 4%, 3%, 2%, 1%.
- DSCR**  
1.2

	PURCHASE	REFINANCE
FICO	N/A	N/A
LTV (max)	50%	50%
RATE	9.99% +	9.99% +
BANKRUPCY	Discharge 1 Day	Discharge 1 Day
MORTGAGE LATES	OK	OK
TITLE SEASONING	1 Day	1 Day
COLLATERAL	Single & Multi-Family Apartment Buildings (5+ Units) Mixed-Use, Office, Retail, Warehouses, Storage & Automotive	Single & Multi-Family Apartment Buildings (5+ Units) Mixed-Use, Office, Retail, Warehouses, Storage & Automotive



# ITIN & FOREIGN NATIONALS



**LOCATIONS**  
NATIONWIDE



**LOAN SIZE**  
\$100K-\$5M



**TERMS**  
30 YRS



**EXPERIENCE**  
NONE NEEDED



**TAX RETURNS**  
NO



**RATE**  
FROM 9.99%



**ORIGINATION**  
2% TO 3%



**PROCESSING**  
\$995



**PRE-PAYMENTS**  
5 YEAR DECLINE  
5%, 4%, 3%, 2%, 1%.



**DSCR**  
1.2

	ITIN	ITIN + CREDIT	VISA
FICO	N/A	650+	N/A
LTV (max)	50%	65%	65%
RATE	11.99% +	9.99% +	9.99% +
PROOF OF RESIDENCY	No	No	No
COLLATERAL	Single & Multi-Family Apartment Buildings (5+ Units) Mixed-Use, Office, Retail, Warehouses, Storage & Automotive	Single & Multi-Family Apartment Buildings (5+ Units) Mixed-Use, Office, Retail, Warehouses, Storage & Automotive	Single & Multi-Family Apartment Buildings (5+ Units) Mixed-Use, Office, Retail, Warehouses, Storage & Automotive





Transactional  
Funding

# TRANSACTIONAL FUNDING



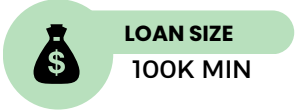
**PROPERTY**

1-4 UNITS RES



**LOCATIONS**

NATIONWIDE



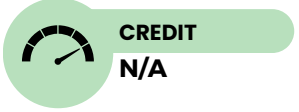
**LOAN SIZE**

100K MIN



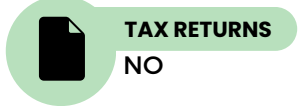
**TERMS**

1-3 DAYS



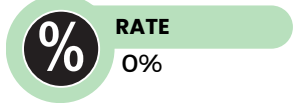
**CREDIT**

N/A



**TAX RETURNS**

NO



**RATE**

0%



**ORIGINATION**

3% of Loan Amount



**PROCESSING**

\$995



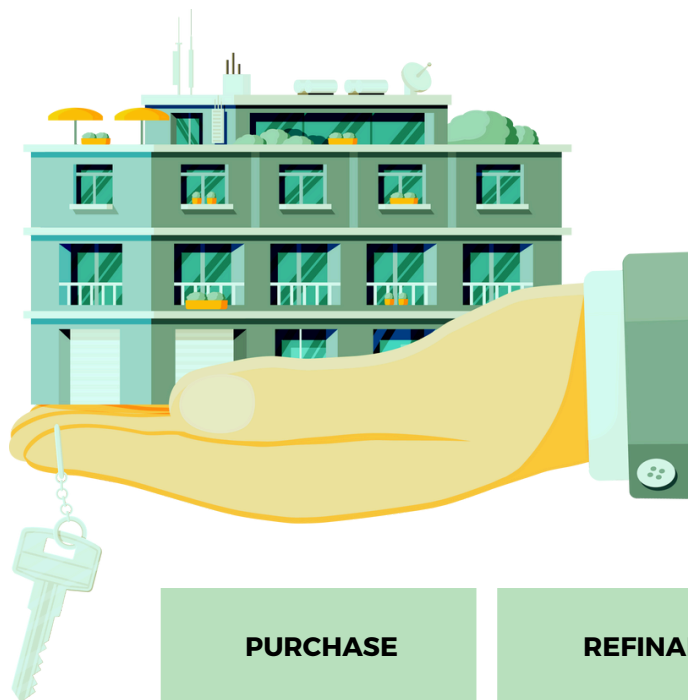
**RECOURSE**

NON

	BEGINNER INVESTOR	ACTIVE INVESTOR	ADVANCED INVESTOR
EXPIRIENCE (LAST 3 YEARS)	N/A	N/A	N/A
LTV	UP TO 105%	UP TO 105%	UP TO 105%
TITLE NEEDED	Yes	Yes	Yes
END BUYER NEEDED	Yes	Yes	Yes
DOCUMENTS	Purchase contract, Sale contract, Title commitment, and Proof of end-buyer financing.	Purchase contract, Sale contract, Title commitment, and Proof of end-buyer financing.	Purchase contract, Sale contract, Title commitment, and Proof of end-buyer financing.
COLLATERAL	Single & Multi-Family Apartment Buildings (5+ Units) Mixed-Use, Office, Retail, Warehouses, Storage & Automotive	Single & Multi-Family Apartment Buildings (5+ Units) Mixed-Use, Office, Retail, Warehouses, Storage & Automotive	Single & Multi-Family Apartment Buildings (5+ Units) Mixed-Use, Office, Retail, Warehouses, Storage & Automotive
STRATEGY	Same Day or Double Closings,	Same Day or Double Closings,	Same Day or Double Closings,



# JOINT VENTURES & LLP'S



## PROPERTY

1-55 UNITS ALL TYPES



## LOCATIONS

NATIONWIDE



## LOAN SIZE

250K MIN



## TERMS

12M OR 30 YRS



## CREDIT

N/A



## TAX RETURNS

NO



## RATE

0%



## ORIGINATION

\$0



## PROCESSING

\$995



## RECOURSE

NON

	PURCHASE	REFINANCE
LTV MAX	65%	65%
MAX LOAN	\$5M	\$5M
NUMBER LIMIT	NO LIMIT	NO LIMIT
DSCR Per Door / Portfolio	1.20 / 1.10	1.20 / 1.10
SPLIT	50%	50%

# 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.

6

## **CLOSING - A to B**

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.

7

## **REHAB / CONSTRUCTION BEGINS**

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.

8

## **CONSTRUCTION DRAWS**

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.

9

## **FOR SALE**

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.

10

## **SELL SELL SELL**

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



**PRE-REGISTER**

**CLAIM YOUR FREE LEADS**

**DISCORD CHANNEL**

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

# 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**



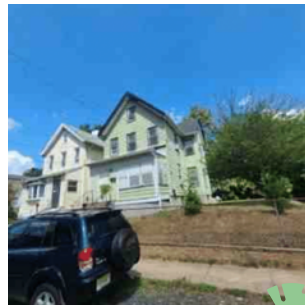
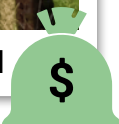
**9 DAYS**



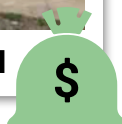
**22 DAYS**



**10% DOWN**



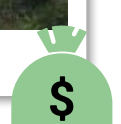
**12% DOWN**



**15% DOWN**



**17% DOWN**





## 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**

REQUEST TERMS



**ARKAD  
CAPITAL**

800.205.LOAN

REAL ESTATE PRIVATE LENDING

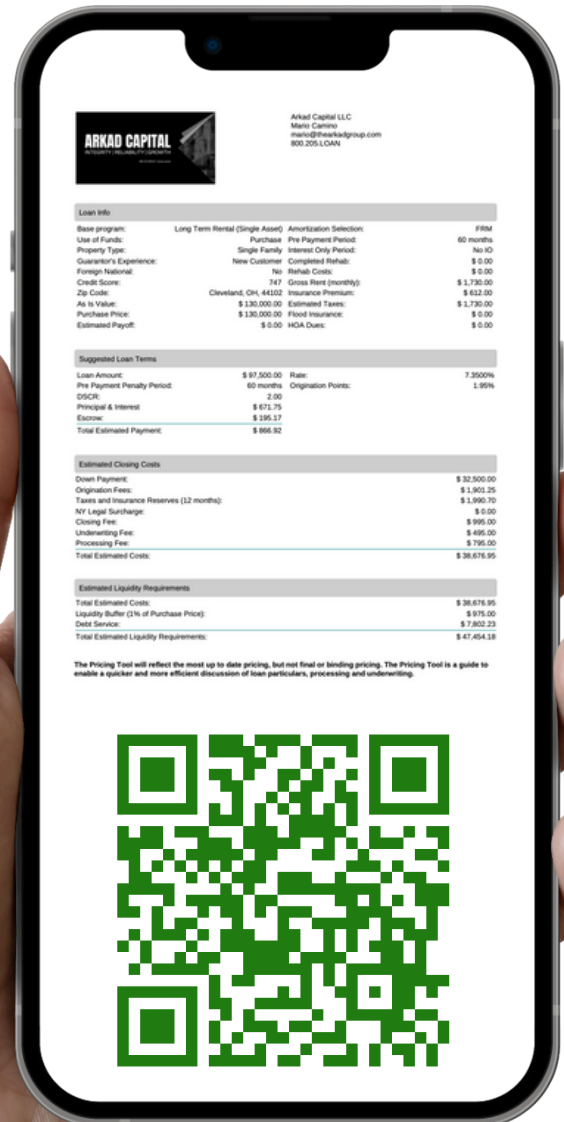
QUICK PROOF OF FUNDS

LOAN PROGRAMS

GETTING STARTED

LOAN CALCULATOR

Request a  
Term Sheet  
Today





# 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  
855-399-7161 (MAIN)  
800-205-LOAN  
SE HABLA ESPAÑOL  
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!

**ARKAD CAPITAL**  
INTEGRITY | RELIABILITY | GROWTH  
800-205-LOAN  
SE HABLA ESPAÑOL  
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."

**ARKAD CAPITAL**  
INTEGRITY | RELIABILITY | GROWTH  
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800-205-LOAN  
SE HABLA ESPAÑOL  
LOANS@THEARKADGROUP.COM

**Joseph Higgen | 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."

**ARKAD CAPITAL**  
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800-205-LOAN  
SE HABLA ESPAÑOL  
LOANS@THEARKADGROUP.COM

**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 I 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 a lot 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!"

**ARKAD CAPITAL**  
INTEGRITY | RELIABILITY | GROWTH  
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800-205-LOAN  
SE HABLA ESPAÑOL  
LOANS@THEARKADGROUP.COM

**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.

**ARKAD CAPITAL**  
INTEGRITY | RELIABILITY | GROWTH  
800-205-LOAN  
SE HABLA ESPAÑOL  
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."

**ARKAD CAPITAL**  
INTEGRITY | RELIABILITY | GROWTH  
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800-205-LOAN  
SE HABLA ESPAÑOL  
LOANS@THEARKADGROUP.COM

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

**Fa-tina Johnson** recommends Arkad Capital.

December 15, 2020  
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!  
You, Fa-tina Johnson and 1 other

Love Comment

Write a comment...

**Tom Ciccareone** 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. Arkad & co are part of my team now and I look forward to doing more business with them. Thanks all!

Like Comment

Write a comment...

**KM Equities** recommends Arkad Capital.

March 5, 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

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Reviews ★★★★★

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★★★★★

BiggerPockets



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