



**ARKAD  
CAPITAL**

800.205.LOAN

**REAL ESTATE PRIVATE LENDING**

# LOAN PROGRAMS + CO PROFILE

# 2025

 [info@arkad.capital](mailto:info@arkad.capital)

 800-205-LOAN / 732-338-2753

 107 Park Ave. Plainfield, NJ 07060

# 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](mailto:MARIO@THEARKADGROUP.COM)**

*Daniel Rivera*

**DANIEL RIVERA, COO, CO-FOUNDER**

**[DANIEL@THEARKADGROUP.COM](mailto:DANIEL@THEARKADGROUP.COM)**

# 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 DREAM, TEAM

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## OUR TEAM OF RE STARS



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gabriel@arkad.  
capital



daniel@theark  
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christine@arkad.  
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HARD MONEY LENDERS

INVESTORS

LANDLORDS

BUILDERS

DEVELOPERS

PROPERTY MANAGERS

WHOLESELLERS

REALTORS

# YOUR SUCCESS IS OUR SUCCESS



1

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

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

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

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

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.



# FIX AND FLIP

	BEGINNER INVESTOR	ACTIVE INVESTOR	ADAVANCED INVESTOR
Fix-and-flip	None	1-4 Completed	5+ Completed
LTV/ARV	UP TO 70% OF ARV	UP TO 75% OF ARV	UP TO 75% OF ARV
LTC (\$ @ Closing)	85 % OF PURCHASE	90 % OF PURCHASE	95 % OF PURCHASE
CONSTRUCTION	100% OF COST	100% OF COST	100% OF COST
INTEREST RATE	From 11.99%	From 10.99%	From 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

## GENERAL TERMS

**TERMS** 9-24 months

**PROPERTY** 1-4 UNITS RES

**CREDIT** 650+ FICO

**LOAN SIZE** \$150k-\$3M

**ORIGINATION** 1.95% + \$995





# GROUND UP NEW HOMES

	BEGINNER INVESTOR	ACTIVE INVESTOR	ADAVANCED INVESTOR
Fix-and-flip	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	From 11.99%	From 10.99%	From 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

## GENERAL TERMS

**TERMS** 9-24 months

**PROPERTY** 1-4 UNITS RES

**CREDIT** 650+ FICO

**LOAN SIZE** \$150k-\$3M

**ORIGINATION** 2% to 3%



ASSUMING ENTITLEMENTS, PERMITS & APPROVED PLANS



# ADD-A-LEVEL

	BEGINNER INVESTOR	ACTIVE INVESTOR	ADAVANCED INVESTOR
EXPIRIENCE ( LAST 3 YEARS)	1 New Home or 1 Large Renovation	3 New Homes or 3 Large Renovations	5+ Completed
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	95 % OF PURCHASE
CONTRUCTION	100% OF COST	100% OF COST	100% OF COST
INTEREST RATES	From 11.99%	From 10.99%	From 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

## GENERAL TERMS

**TERMS** 9-24 months

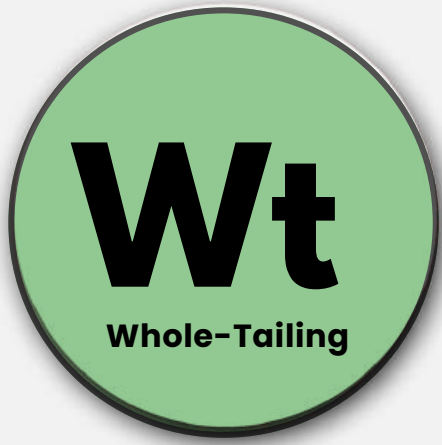
**PROPERTY** 1-4 UNITS RES

**CREDIT** 660+ FICO

**LOAN SIZE** \$150k-\$3M

**ORIGINATION** 2% to 3%





# WHOLE-TAILING NO REHAB

## GENERAL TERMS

**TERMS** 9-24 months

**PROPERTY** 1-4 UNITS RES

**CREDIT** 660+ FICO

**LOAN SIZE** \$150k-\$3M

**ORIGINATION** 2% to 3%

	BEGINNER INVESTOR	ACTIVE INVESTOR	ADAVANCED INVESTOR
EXPIRENCE ( 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



**RL**  
Rentals

**Ss**  
AIR B&B Short  
Term Stay

**RP**  
Rental Portfolio



## RESIDENTIAL RENTAL DSCR

**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

**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

## GENERAL TERMS

**TERMS** 30 YRS

**PROPERTY** 1-4 UNITS RES

**EXPIREANCE** NONE NEEDED

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

**ORIGINATION** 2% to 3%

FICO	PURCHASE	REFINANCE	CASHOUT	RATE %
740+	80%	80%	75%	6.99% +
700-739	80%	80%	75%	7.49% +
680 - 699	75%	75%	70%	
660 - 679	70%	65%	60%	
<b>COLLATERAL</b>	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	





# SHORT STAY RENTAL

**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**

## GENERAL TERMS

**TERMS 30 YRS**

**PROPERTY 1-4 UNITS RES**

**EXPIREANCE NONE NEEDED**

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

**ORIGINATION 2% to 3%**

FICO	PURCHASE	REFINANCE	CASHOUT	RATE %
750+	80%	80%	75%	6.99% +
720 - 750	80%	80%	75%	7.49% +
680-720	75%	75%	70%	
<b>STRATEGIES</b>	BRRRR BUY & HOLD RENT 2 OWN	BRRRR RENT 2 OWN	BRRRR RENT 2 OWN	





# RENTAL PORTFOLIOS

**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**

## GENERAL TERMS

**TERMS 30 YRS**

**PROPERTY 1-4 UNITS RES**

**EXPIRIENCE NONE NEEDED**

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

**ORIGINATION 2% to 3%**

FICO	PURCHASE	REFINANCE	CASHOUT	RATE %
740+	80%	80%	75%	6.99% +
700-739	80%	80%	75%	7.49% +
680 - 699	75%	75%	70%	
660 - 679	70%	65%	60%	
<b>COLLATERAL</b>	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	





## 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.



# MULTI FAM / MIXED USE

	BEGINNER	ACTIVE	ADVANCED
EXPIREIENCE (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	70 % OF PURCHASE	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.)

## GENERAL TERMS

**TERMS** 12-24 months

**PROPERTY** 5-9units

**CREDIT** 640+ FICO

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

**ORIGINATION** 2% to 3%





# CONVERSIONS + CONDOS

## GENERAL TERMS

**TERMS** 12-24 months

**PROPERTY** 2-9 units

**CREDIT** 640+ FICO

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

**ORIGINATION** 2% to 3%

	BEGINNER	ACTIVE	ADVANCED
EXPIREANCE (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	70 % OF PURCHASE	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





# Build To Rent

## GENERAL TERMS

**TERMS** 12-24 months

**PROPERTY** 2-4 units

**CREDIT** 660+ FICO

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

**ORIGINATION** 2% to 3%

	NEW HOMES CONSTRUCTION	REFINANCE INTO DSCR
EXPERIENCE	1	0
LTC	70%	80%
MAX LOAN	\$3M - \$50M	\$3M - \$50M
LOAN PER/DOOR	100% OF COST	100% OF COST
RATE	from 9.99%	from 6.99%
TERMS	24 months	30 yrs
FOREIGN NATIONALS	YES	YES



**Mr**

**Multifamily  
Rental Loans**

**Ob**

**Office Buildings**

**Rs**

**Retail storefront**

**Sw**

**Storage &  
Warehouses**



## **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.



# MULTI FAM / MIXED USE

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

## GENERAL TERMS

**TERMS** 3, 5, 10 or 30 Yr

**PROPERTY** 5-15 UNITS

**CREDIT** 650+

**LOAN SIZE** \$250k-\$5M

**ORIGINATION** 2% to 3%

	PURCHASE	REFINANCE	CASHOUT
LTC MAX	75%	75%	5+ FIX & FLIP
MAX LOAN	\$5M	\$5M	UP TO 75% OF ARV
EXPERIENCE	NONE (-) 5%	NONE (-) 5%	75 % OF PURCHASE
LOAN PER/DOOR	\$75,000	\$75,000	100% OF COST
RATE	8.95% +	8.95% +	10.49%
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





# OFFICE BUILDINGS

## GENERAL TERMS

**TERMS** 30 YRS

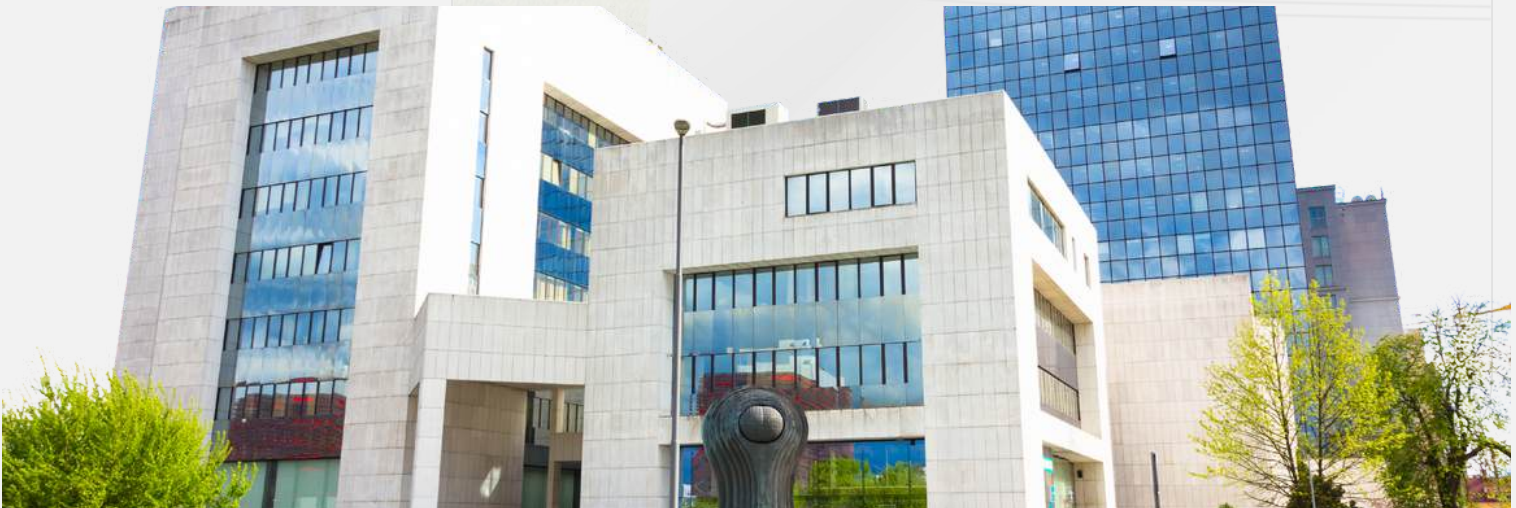
**PROPERTY** 5+ UNITS

**CREDIT** 650+

**LOAN SIZE** \$250k-\$5M

**ORIGINATION** 2% to 3%

	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	11.99 %	10.49 %	9.99 %
TERMS	30 Yr	30 Yr	30 Yr
DSCR	1.1	1.1	1.1
FOREIGN INVESTORS	YES	YES	YES





# RETAIL STOREFRONT

## GENERAL TERMS

**TERMS** 30 YRS

**PROPERTY** 1-25 UNITS

**CREDIT** 650+

**LOAN SIZE** \$250k-\$5M

**ORIGINATION** 2% to 3%

	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 & WAREHOUSES

## GENERAL TERMS

**TERMS** 30 YRS

**PROPERTY** NO LIMIT

**CREDIT** 650+

**LOAN SIZE** \$250k-\$5M

**ORIGINATION** 2% to 3%

	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





## 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

## GENERAL TERMS

**TERMS**

**30 YRS**

**LOCATION**

**NATIONWIDE**

**EXPIRENCE**

**NONE NEEDED**

**LOAN SIZE**

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

**ORIGINATION**

**2% to 3%**

	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

## GENERAL TERMS

**TERMS** 30 YRS

**LOCATION** PROPERTY

**EXPIREANCE** NONE NEEDED

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

**ORIGINATION** 2% to 3%

	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

	BEGINNER INVESTOR	ACTIVE INVESTOR	ADVANCED INVESTOR
<b>EXPIREANCE (LAST 3 YEARS)</b>	N/A	N/A	N/A
<b>LTV</b>	UP TO 105%	UP TO 105%	UP TO 105%
<b>TITLE NEEDED</b>	Yes	Yes	Yes
<b>END BUYER NEEDED</b>	Yes	Yes	Yes
<b>DOCUMENTS</b>	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.
<b>COLLATERAL</b>	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
<b>STRATEGY</b>	Same Day or Double Closings,	Same Day or Double Closings,	Same Day or Double Closings,

## GENERAL TERMS

**TERMS** 1-3 Days

**PROPERTY** 1-4 UNITS RES

**CREDIT** N/A

**LOAN SIZE** 100K MIN

**ORIGINATION** 3% of Loan Amount





# JOINT VENTURES & LLP'S

## GENERAL TERMS

**TERMS** 12M or 30 yrs

**PROPERTY** 1-55 Units ALL TYPES

**CREDIT** N/A

**LOAN SIZE** 100K MIN

**ORIGINATION** \$0

	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%



# W<sub>C</sub>

Working Cap

# L<sub>C</sub>

Lines of Credit

# E<sub>F</sub>

Equipment  
Financing

# S<sub>x</sub>

SBA Express



## BUSINESS LOANS

**Business loans** are a form of financing that provides companies with the capital they need to start, grow, or maintain operations. They can be used for a wide range of purposes—purchasing equipment, funding expansion, covering payroll, managing cash flow, or seizing new opportunities.

# 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.

# #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**



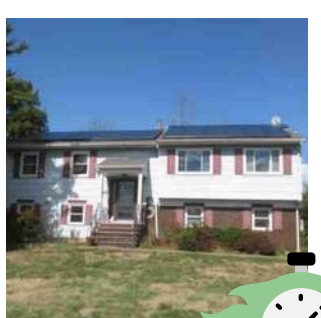
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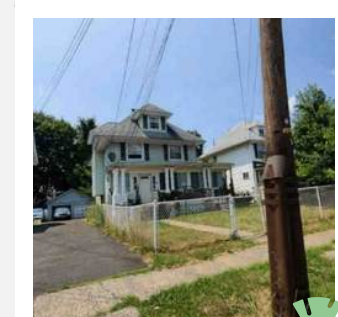
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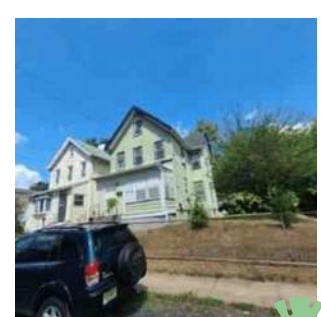
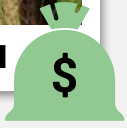
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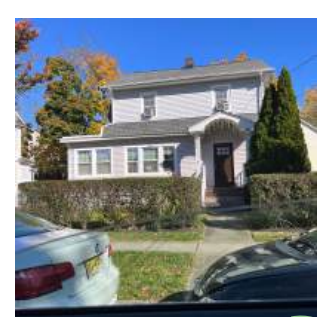
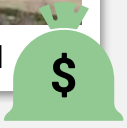
**22 DAYS**



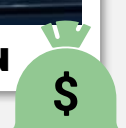
**10% DOWN**



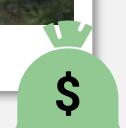
**12% DOWN**



**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

# WHAT ARE OUR CLIENTS SAYING



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

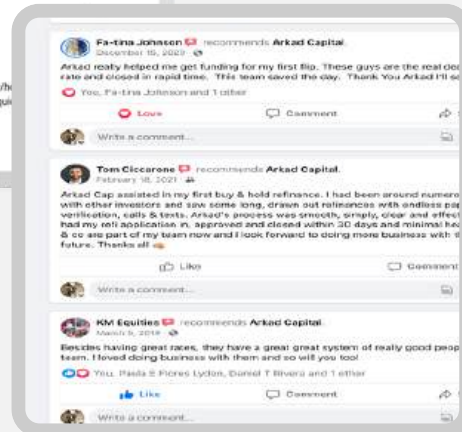
**Roy Temiz**  
2 reviews

★★★★★ a year ago

Positive: Professionalism, Quality, Responsiveness

At this point I've used Arkad numerous times for funding our fix and flip, and buy/h have a very professional team, they are always responsive, and they are always quick closing. Arkad continues to be one... More

Reply 2



CHECK OUT MORE REVIEWS

