

Proof of Funds (POF) Service Policy

Investment Capital Solutions, LLC (ICS)

1. Service Overview

Investment Capital Solutions, LLC provides property-specific Proof of Funds (POF) letters for real estate investors seeking to submit offers on non-owner-occupied investment properties.

POF letters are issued only after submission of complete deal details, review and approval by ICS, execution of an ICS Broker Fee Agreement, and payment of the \$25.00 POF service fee.

2. Turnaround Time

24-Hour Turnaround (Monday–Friday).

48-Hour Turnaround (Saturday–Sunday).

Turnaround time begins once all required documentation has been received and verified. ICS is not responsible for delays caused by incomplete submissions or missing information.

3. Validity Period

Each Proof of Funds letter is property-specific and valid for 30 calendar days from the date of issuance.

POF letters expire automatically after 30 days and must be reissued for continued use.

4. Scope & Limitations

A Proof of Funds letter is not a loan approval or loan commitment and does not guarantee financing.

Final funding is contingent upon underwriting, satisfactory appraisal, and lender approval.

5. Eligible Properties

Fix & Flip properties.

New Construction projects.

Buy & Hold / DSCR investment properties.

Non-owner-occupied real estate only. Primary residences are not eligible.

6. Non-Transferable Use

POF letters are issued to a specific borrower or entity and tied to a specific property address.

They are not transferable to another property without reissuance.

Any alteration or misuse voids validity.

7. Refund Policy

The \$25.00 POF service fee is non-refundable once deal review has begun or the POF letter has been issued.

ICS reserves the right to decline issuing a POF letter if the submitted deal does not meet basic funding parameters.

8. Professional Use

ICS reserves the right to refuse service for fraudulent submissions, misrepresentation of property details, or unwillingness to proceed under legitimate funding guidelines.

Contact Information

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Your Private Money Connection

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