

Sessi Marie Financing Programs

Purchase and Rehab Loan (Fix & Flip or Fix & Hold)

This is a short term real estate investment strategy where an investor purchases distressed properties and makes improvements to the property.

Up to 85% financing if you have a credit score of 600-679

Up to 90% financing if you have a credit score of a 680 or higher

Loan term: 12 months

Below is the list of required documents that are needed in order to fund your purchase and rehab deal:

- Valid Identification Card or Valid Driver's license (this cannot be expired)
- Two most recent bank statements that shows minimum \$15K in liquid assets (as the purchase & rehab cost increases so does the liquid asset requirement)
- Business entity docs: EIN number, signed operating agreement, articles of incorporation, and the certificate of good standing
 - Purchase Sale Agreement
- Detailed Construction Budget (Must be our Budget Form.)
 - 12-month builder's risk policy (property insurance)
- Title Company Information: Name, Phone Number, and Email

Minimum credit score: 600

Cash-Out Refinance

Real estate investment strategy where an investor who owns a property, free and clear, would use the equity from that property to fund other investment projects.

Cash out up to 70% of the After Repair Value (ARV)

Loan term: 30 years

Below is a list of required documents that are needed in order to fund your cash out refinance deal:

- 2 forms of identification for each borrower such as an ID/driver's license, US passport, birth certificate, SS card, etc. (this cannot be expired)
- Business entity docs: EIN number, signed operating agreement, articles of incorporation, and the certificate of good standing
 - Proof of homeowner's insurance for the investment property
 - Voided Check from financial institution
 - A copy of the current lease (if the property is currently rented)
- 2 most recent bank statements showing 3 months interest reserves and all closing costs are taken directly out of the funds given

Minimum credit score: 660

Sessi Marie Financing One On One Program

You will learn how to provide financing for investment properties and you will broker deals nationwide. I teach you how to become a financing broker and you will have access to my personal lenders.

This program can be done virtually or in person and it consists of up to 5 sessions along with a financing mock phone call. You will also receive a financing manual written by me.

Doing this program will allow you to achieve financial freedom and the money you make can be used for a variety of real estate strategies.

You will have my cell phone number and you can ask me any questions that you may have.

The cost of this program is \$2,500 and you are guaranteed to make this money back after you have brokered between one and two deals.

Commercial/ Mixed Use Loan

Up to 65% of the purchase price and up to 100% of construction cost

Minimum Credit Score: 640

Loan amounts range from \$100K to 2.5 million

We finance mixed use and offices, apartment complexes, warehouses, retail buildings, hair salons, nail salons, etc.

We do not finance storage facilities, gas facilities, or industrial facilities

Multi-Family or New Construction Loan

This real estate loan is when you are purchasing and rehabbing a property that has 5 units of more

Up to 80% of the purchase and rehab is financed.

Multi-family consists of 5 residential units of more.

Minimum credit score: 640

You must have \$15K minimum in liquid assets, LLC docs, architectural plans, and a scope of work.

You must have experience in real estate in order to qualify this loan

The loan term is for 24 months

Rehab Loan Only

This is a real estate investment strategy in which the property has already been purchased and is owned free and clear.

Up to 100% of rehab/construction cost is financed

The minimum rehab cost for a rehab only loan is \$50,000

Loan term: 13 months

Below is a list of required documents that are needed in order to fund your rehab only deal:

- Valid identification card or driver's license
- Business entity docs: EIN number, signed operating agreement, articles of incorporation, and the certificate of good standing
 - Purchase sale agreement and rehab scope of work
 - 12-month builder's risk policy (property insurance)
- Title Company Information: Name, Phone Number, and Email
 - 2 months of your most recent bank statements

Minimum credit score: 600

Purchase Loan Only

This is a real estate investment strategy in which the property will be purchased only and absolutely no rehab will be done to the property.

Up to 80% of the purchase price is financed and client is responsible for a 20% down payment and title company closing costs.

Minimum credit score: 660

Loan Term: 12 months

Below is a list of required documents that are needed in order to fund your purchase only deal:

- Valid identification card or driver's license
- Business entity docs: EIN number, signed operating agreement, articles of incorporation, and the certificate of good standing
 - Purchase sale agreement and rehab scope of work
 - 12-month builder's risk policy (property insurance)
- Title Company Information: Name, Phone Number, and Email
 - 2 months of your most recent bank statements

LLC Creation Service

What is an LLC? An LLC is a type of business entity and it stands for Limited Liability Company.

If you would like a Pennsylvania, New Jersey, or Ohio LLC please text LLC creation to 267-596-9939. You will receive your articles of incorporation/certificate of formation, EIN, and an operating agreement

The total cost of this is \$350

An LLC is required for all financing and this is a business structure that is used to protect you.

If your business is sued, creditors can only attack the assets of the LLC to settle those debts and liabilities, your personal assets are safe and secure, they are not considered a part of the business.

Financing Terms and Restrictions:

- All loans require three active trade lines such as (credit cards, student loans, car notes, etc.) The trade lines must be active for at least 2 years and have a \$1000 minimum limit
- No financial fraud ever, if you have had financial fraud you can partner up with someone on an LLC who does not have financial fraud
- No bankruptcies in the past 4 years, if you have had recent bankruptcies you can partner up with someone on an LLC who does not have a bankruptcies
- No foreclosures, short sales, or deed in lieu in the past 3 years, if you have had any of these in the past three years
- You must have at least \$15K minimum in liquid assets to move forward with all of these deals except for the cash out refinance deal
 - You must have an exit strategy for each loan that you decide to do
- You must have an LLC to move forward with these loans, if you do not have an LLC one can be created for you
- You can do more than one loan at the same time as long as you have the required liquid assets for each loan