


**Fix/Flip purchase (In-House)**  
Lend up to 90% Loan to Cost  
1-year term  
7.99%-11.99% rate  
Starting 2% points  
Min. 600 fico



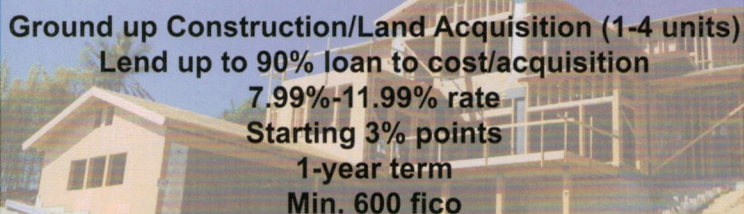
**Bridge Loan/Refinance (In-House)**  
Lend up to 75% LTV on refi rate & term  
and up to 70% LTV on refi cash out  
1&2 years term  
7.99%-11.99% rate  
Starting 2% points  
Min. 600 fico



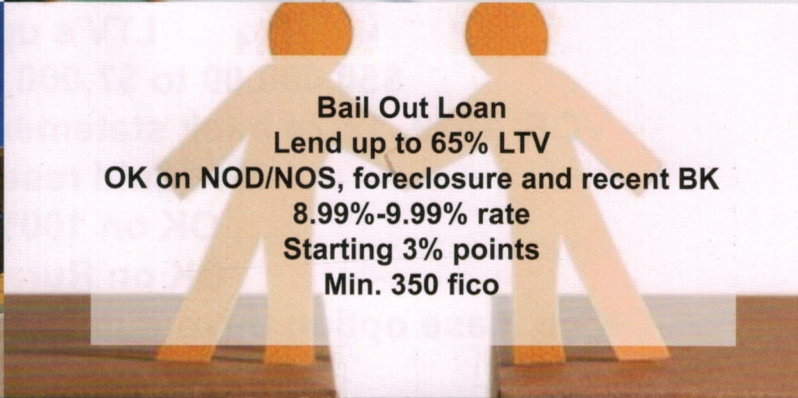
**Foreign National (In-House)**  
Lend up to 75% LTV on purchase  
and up to 65% LTV on refi cash out  
1-year term  
8.99%-10.99% rate  
Starting 2% points  
No fico required



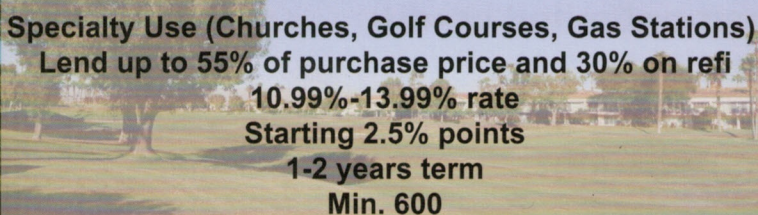
**Commercial, Multi-Family, Mixed-Use,  
Development Projects**  
Lend up to 90% LTV  
5.99%-9.99% rate  
Starting 2% points  
2,3,5,7 and 10 year term  
Min. 550 fico




**Ground up Construction/Land Acquisition (1-4 units)**  
Lend up to 90% loan to cost/acquisition  
7.99%-11.99% rate  
Starting 3% points  
1-year term  
Min. 600 fico



**Bail Out Loan**  
Lend up to 65% LTV  
OK on NOD/NOS, foreclosure and recent BK  
8.99%-9.99% rate  
Starting 3% points  
Min. 350 fico



**Specialty Use (Churches, Golf Courses, Gas Stations)**  
Lend up to 55% of purchase price and 30% on refi  
10.99%-13.99% rate  
Starting 2.5% points  
1-2 years term  
Min. 600



**Raw Land & Lot Acquisition (ONLY CA)**  
Lend up to 50% LTV on purchase and up to 30% on  
Up to 35% LTC on refinance  
8.99%-12.99% rate  
Starting 3% points  
Min. 600 fico

