



# alpha gator funding

## Investor Playbook



# Built For Investors, By Investors

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In this Investor Playbook, we provide you with the blueprint for success to help you grow and diversify your portfolio. We have a team that works around the clock to provide help, guidance, feedback, and resources. Our white glove service is the very best in communication, customer service, guidance, and support through being honest, transparent, and direct. This we consider the "Alpha Way." Our end-to-end process from our initial consultation to underwriting and due-diligence, to funding, servicing of the loan, and management of the construction through our in-house draw reviews will leave you feeling confident that you are in good-hands. Our incredible team brings invaluable knowledge, experience, and resources to help guide your new and seasoned investors by stress testing and underwriting all deals.

# Close Deals Faster

1

## Submit a Deal

Start your journey by submitting the deal you're interested in obtaining

2

## Borrower Interview

We take this time to be sure we're compatible partners in obtaining your deal

3

## Appraisal Ordered

Verify the after repair value once the work is completed

4

## Get Approved

Once all documents are in, we can submit and retrieve the loan approval and commitment

5

## Close Quickly

Our reliable and tested process allows you to close in 7-10 business days

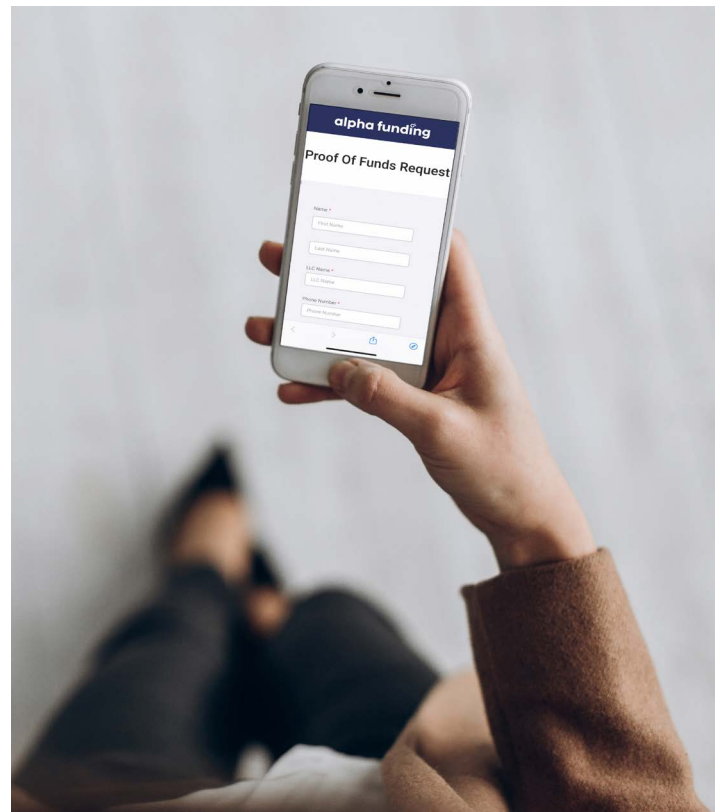


# Advanced Tech Platform

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Alpha has an efficient platform using technology to allow your investment process to be quick and easy. We understand that the market is highly competitive, which is why we made our Proof of Funds letter almost instantly accessible. Don't waste time waiting around, Alpha's always working for you.

- Allows you to make an offer instantly
- 24/7 services from Alpha Funding
- Provides credibility and trust to your reputation as an investor
- Dedicated account teams
- Turnkey services





# Our Process

## Loan Costs and Fees

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- Rates start at 7.25% for our Rental program and 9.99% for our Fix & Flip program
- 2-3 points on the total loan amount
- \$1,000 attorney fee, \$995 commitment fee, and \$40 wire fee at closing
- No upfront fees and we only get paid when you close

## Step by Step

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We work with you throughout each step of the process from analyzing your deal, to the time you pay off your loan and everything in between from underwriting, funding, servicing, and managing the construction with you and your team.

\*If a deal is super rushed, we can order an appraisal immediately; as long as we have the property address, deal numbers, and scope of work/preliminary budget.

\*Typical closing time is 10-28 days depending on if the loan is a bridge or term program from when we receive the completed application and required documents. We can close faster if need be on a case-by-case basis.

# Our Lending Programs



## Closing Speed

Never miss out on an incredible investment opportunity. Close with Alpha in as little as 7 days!



## Underwriting Flexibility

In-house underwriting - no 3rd party! We do all of our own servicing, draws and inspections.



## Competitive Rates

The best combination of rate & leverage; plus repeat borrowers receive preferred Alpha pricing.

## Fix & Flip

Rates Starting at 9.99%



Purchase Funding



Rehab Funding



Prior Projects

- Up to 70% LTV based on After Repair Value
- No Experience Required
- No Tax Returns Required
- Borrower Makes Monthly Interest Payment
- Interest Charged on Money as Deployed
- NO LTC Cap Based on Credit, Experience and Deal

## New Construction

Rates Starting at 10.99%



Purchase Funding



Rehab Funding



Prior Projects

- Up to 70% LTV based on After Repair Value
- NO LTC Cap
- Interest Charged on Drawn Funds
- Modular and Stick Build Acceptable

## Buy & Hold

Rates Starting at 7.25%

Single Family and Multifamily  
2-4 Units

- Up to 80% LTV based on As-Is Value
- 30 Year Term
- Based off DSCR (Debt Service Coverage Ratio)
- No Documentation and in an LLC
- Bank Statements Required
- 6 Months of Reserves Required
- No Tax Returns Required
- No W2s Required

## Commercial Bridge

Rates Starting at 9.99%

Commercial Mixed Use  
and Multifamily

- Up to 70% LTV based on After Repair Value
- Rehab Budget Limited to 100% of Purchase Price
- No Tax Returns Required
- Prior Experience Required
- Borrower Makes Monthly Interest Payment
- Interest Charged on Money as Deployed
- No Special Use



## Cash Out Refi

Rates Starting at 7.49%

Residential & Commercial

- Pull out the cash to buy other properties
- Expand your portfolio
- Utilize the equity in the property to purchase more properties
- Unlock your hidden assets, get approved in as little as 24 hours
- Free up your cash to buy more stuff
- Up to 70% LTV based on As-Is Value
- Credit Based
- 30 Year Term with Interest-Only Options

# Fix & Flip Program

## 6+ Deals Completed

**90%** Purchase Price, **100%** Rehab Budget - Up to **70%** ARLTV

## 3+ Deals Completed

**80%** Purchase Price, **100%** Rehab Budget - Up to **70%** ARLTV

## 1 - 2 Deals Completed

**75%** Purchase Price, **100%** Rehab Budget - Up to **65%** ARLTV

## No Prior Experience

**70%** Purchase Price, **100%** Rehab Budget - Up to **65%** ARLTV

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- Minimum credit score 650 - 700
  - Loan sizes \$100,000 - \$1,500,000
  - 12-month term w/ no payment penalty
  - Interest charged as deployed
  - Broker/referral partner-friendly
  - All draws, servicing underwriting in-house





# New Construction

Best Loan to Cost Option

Rates Starting at 10.99%



Purchase  
Funding



Rehab  
Funding



Prior  
Projects

- 
- Up to **70%** LTV based on after repair value
  - No LTC cap
  - Interest-only charged on drawn funds
  - Modular and stick build acceptable



# Rental Cash Flow Program

## Program Overview

Rates as low as **7.25%** | Approval & Terms in **less than 24 hours**

### Term

- 30 Year
- Interest-only and fixed rate options available

### Leverage

- Up to **80% LTV/LTC** for purchase and rate & term options
- Up to **75% LTV/LTC** for cash-out and multifamily/mixed-use options

### Product Range

- Single family, 2-4 unit multifamily
- Short-term vacation rentals
- 5+ unit multifamily properties
- Commercial mixed-use (50%+ residential component) properties

### Program Details

- Flexible prepayment options (5-4-3-2-1)
- **No tax returns or W-2's** (bank statements only)
- Non-owner occupied only
- Credit mid-score of 660+
- **No experience required\***
- Close in less than 21 days

\* Subject to deal terms and underwriting review

# Why Alpha Gator Funding?

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We take pride in being a true capital partner with our borrowers. Our focus has always been on building long-term relationships with all of our borrowers, referral partners, and vendors. We win when our borrowers win. Using creative, outside of the box, and critical thinking we will use our valuable resources and team to help take on any project.

## **Proven Track Record**

Our incredible team brings invaluable knowledge, experience, and resources to help guide our new and seasoned investors by stress-testing and underwriting all deals for risk and profitability.

## **Commitment to Innovation**

Having a commitment to bring the best technology, systems and process to private lending for a smooth, easy, and consistent process.

## **Right Program for the Right Market**

Our relentless pursuit of providing the best financing options for all markets and investment strategies keeps us in front of the market as it continues to evolve.

## **“The Alpha Way”**

Our promise of the very best in communication, customer service, guidance, and support through being honest, transparent, and direct.

## Fast, Flexible & Reliable Access to Short Term Capital

Delivers both capital and strategic support to real estate investors, owners, builders, and developers for value-added projects to maximize leverage, or close on time sensitive and special circumstance transactions.

Being a Hard Money Lender since 2017, we're able to create custom-tailored lending solutions for your unique situations. Our team is here to help you get your deals done fast.



# Private Capital Lending

- **End-to-end, in-house service**, from onboarding, underwriting, funding, servicing, to draws
- Boutique feel with **nationwide reach**. Funding nationwide
- **Unmatched** combination of rates, leverage, speed, products and service
- **Full suite of products** from Fix & Flip, New Construction, Rental, Commercial Bridge, to Commercial Multifamily Term

**Questions?**  
**We're always available to connect!**

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**alphagatorfunding.com**