

COGO CAPITAL LOAN PROGRAMS



*California properties please call for details

	SINGLE FAMILY RESIDENTIAL 1-4 UNITS	SINGLE FAMILY LONG-TERM HOLD 1-4 UNITS
PROPERTY TYPES	Non-Owner Occupied SFR (1-4 Units)	Non-Owner Occupied SFR (1-4 Units)
LOAN PURPOSE	Investment Purpose: Acquisition, Cash-Out, Refinance, Rehab	Investment Purpose: Rental Property
LOAN AMOUNT	\$30,000 to FHA CAP	\$30,000 to FHA CAP
TERM	6 - 24 Months	30 Years Amortized with a 5-Year Balloon
INTEREST RATE	8% - 15%	Rates as Low as 6.25% - 9.50%
ORIGINATION POINTS	0 to 5	2 to 4
LOAN PARAMETERS (Non-Elite Member)	90% Purchase; 100% Rehab not to Exceed 65% LTV; Cash-out Refi 50% LTV	PDTI Max 90%; As-is LTV 75%;
LOAN PARAMETERS (Elite Member)*	100% Purchase; 100% Rehab; 100% Closing Costs not to Exceed 70% LTV	Up to 100 BPS Discount on Origination Points
APPRAISER LEVEL	General Appraiser	General Appraiser
MINIMUM CREDIT SCORE	N/A	650
EXCLUDED STATES	MN, NV, SD, UT, VT	MN, NV, SD, UT, VT
PREPAYMENT PENALTY	N/A	First Year 3% Second Year 2% Third Year 1% Thereafter 0%

*Elite Members have taken part in Lee's Inner Circle, Master Lien Abatement, Master Rehabber, One-on-One Real Estate Mentorship, or a Regional Real Estate Clinic

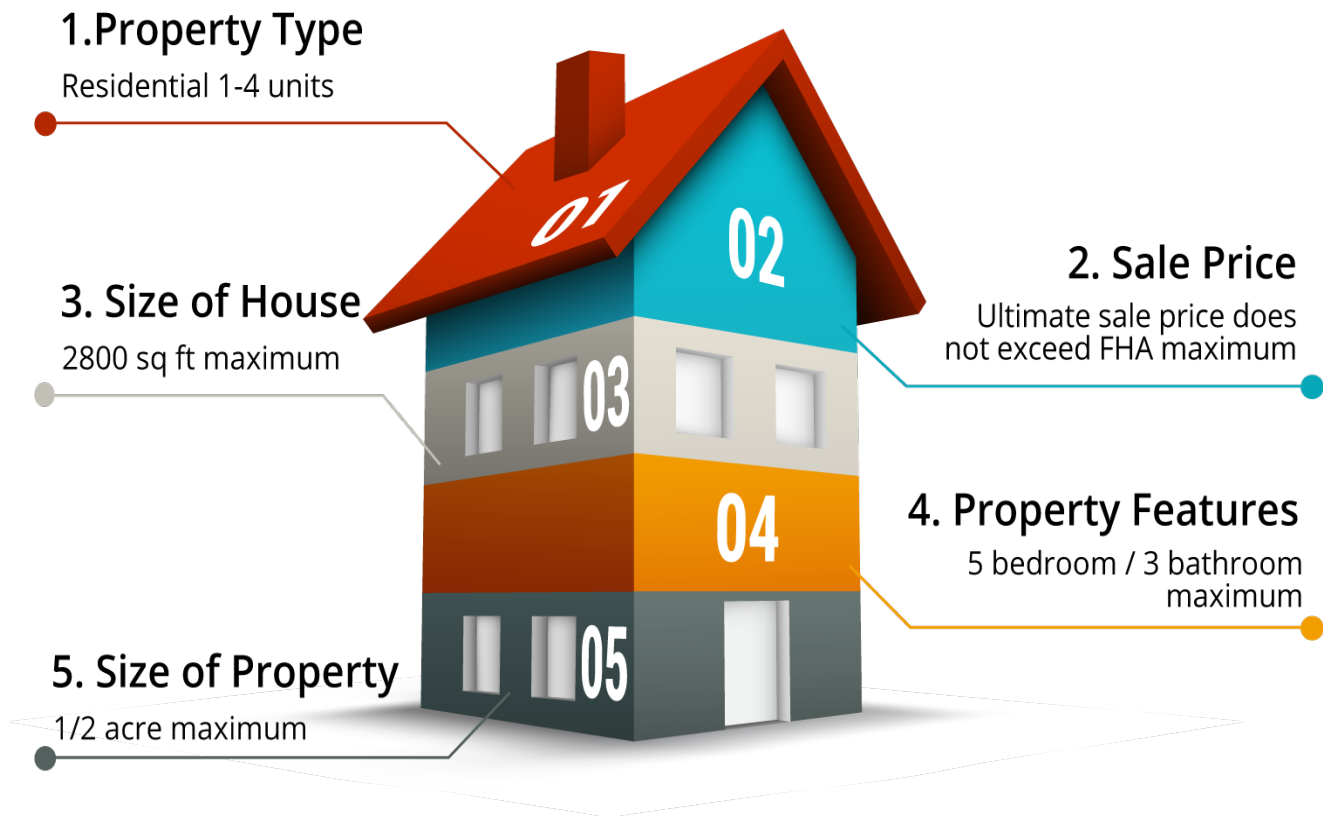
(800) 473-6051 | cs@cogocapital.com | cogocapital.com | Cogo Capital NMLS #1760709

701 E front Ave, 2nd Flr, Coeur d'Alene ID, 83814

California DRE License #: 01928542; NMLS #: 1051036 | Arizona Mortgage Broker License # 0950084

Private Money Made Simple

Invest in the Sweet Spot in Today's Market!



*Higher credit scores (680+), and a down payment (20% or more), may trump 3, 4 and 5.

Visit cogocapital.com or call (800) 473-6051 for more information
Certain fees, conditions, and limitations apply. Contact us for more details.

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Loans are available in California through **Cogo Capital Orange County, Inc.** 11501 Dublin Blvd. Suite 200, Dublin, CA 94568
California DRE License #: 01928542; NMLS #: 1051036.

Loans are available in Arizona through Cogo Capital, Arizona Mortgage Broker License # 0950084