

# WOW! 100% Financing Opportunity

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# **True 100% Financing Opportunity:**

### Here are the conditions:

Fix/flip
100% purchase/ 100% rehab
Arv is 70%
Rates 10.5 to 11.5
3 lender Points
3 Originator Points
3 months reserves
Only thing at closing are closing costs
After a couple deals then rate drops to 9.99
Minimum Loan Amount \$100,000
Loan term 6, 8 or 12 months
Min FICO 700

## \*\*\* Some Highlights \*\*\*\*

- 100% Financing for Purchase and Rehab....up to 70% ARV (Tiers vary based on credit/experience).
- **Liquidity:** Must have at least closing cost + 6 months reserves (3 Months paid at closing).

- Income: We are not a "Stated" loan BUT we do not have hard and fast DTI's. We will back into Tax Returns Schedule E's, S-Corp income etc. to see cash flow.
- First time investors no problem

## Other info:

- Co-Borrowers accepted to strengthen the over Credit, Income &/or Liquidity
- Draws unlimited. (This loan is interest as drawn)

# The below outlines what we need for new submissions & closing (and pre-approvals/pre-qualifications).

- 3 months most recent consecutive months bank statements (both business and personal) (For a pre-approval, or if above 700 FICO we only need the last 3 months)
- 1 years tax returns (both business and personal) (For a preapproval, if above 700 FICO, we only need tax returns for last year).
- If 2020 returns are not complete, a business P/L in addition to 2019 returns
- 2 most recent pay stubs (if applicable) (For pre-approval, if above 700 FICO, we only need last pay stub)
- Business entity formation documents showing who has authority to sign for the entity
- Copy of Driver's License
- Copy of the agreement of sale (Not needed for pre-approval)
- Scope of Work (for the Construction)
- Verification of experience (HUD, Information needed)

For first timers with this Funding, we charge a \$250 application fee. We never charge it again! This is for the cost of background and all.

#### 27 states this is available

Colorado, Connecticut, Delaware, Florida, Georgia, Illionise, Indiana, Kansas, Louisiana, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, S and N Carolina, Pennsylvania, Rhode Island, Tennessee, Virginia and WV, Washington State and Utah.

Call or text to coordinate a pre-application consultation or email team@agyrtis.com with the details of your investment opportunity for

a loan estimate. You may also use our pre-flight/loan intake document in the green section of www.agyrtis.com for questions which we need answers prior to providing a loan estimate.

We are always seeking financing opportunities to help our borrowers continue in their real estate investing success! YOUR SUCCESS IS OUR SUCCESS!

Have questions? Either respond to this email or contact Agyrtis Lending:

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