



Hard Money Rate Sheet

Residential Hard Money Owner Occupied		
Programs	Rates	Qualifying Properties
Terms: 6 Months to 3 Years Amortization: Interest Only Lending Areas: Please Call Loan Amount: Minimum \$150K	Rates: Starting at 11.125% Costs Subject to appropriate regulations Prepay Limited	Multi Family Units (up to 4 Units) Condos Single Family Residences
Residential Income Properties		
Programs	Rates	Qualifying Properties
Terms: 6 Months to 3 Years Amortization: Interest Only Lending Areas: California Loan Amount: Minimum \$50K Debt Service Requirement: Please Call	Starting at 11.5% Costs 2.5 to 4 Points (or minimum fee of \$4,500.00) Prepay Limited	REOs Condos Single Family Residences Duplex Triplex 4 units
Short Term Commercial Bridge Loans		
Programs	Rates	Qualifying Properties
Terms: 6 Months to 18 months Loan Amounts: \$100k to \$15M Lending Area: California and Nation Wide (limited) LTV: Max 65%	Starting at 11% Costs 2.5 Pts to 4.5Pts Prepay Limited or No	Multi Family Units Mixed Use Office Building Strip Malls Auto Mechanics Warehouses Retail Buildings Senior Housing
Commercial Hard Money		
Programs	Rates	Qualifying Properties
Terms: 12 Months to 36 Months Payments: Interest Only Lending Area: Nation Wide Call for specifics	First Position: 11.25% Second Position: 13% Prepay No Prepay, 6 or 12 Months (based on program) Costs 2.5 to 4 Points (or minimum fee of \$4,500.00)	Multi Family Units Mixed Use Office Building Strip Malls Gas Stations Auto Mechanics Stand Alone Restaurants Warehouses Retail Buildings

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