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Part 2

Hard Money Lender Details (alphabetical)

1st California Hard Money

State	CA
Area	
Name	1st California Hard Money
Address	4229 Ocean Blvd., Ste. C, San Diego, CA 92109
Phone	858.272.5444
Contact Name	Mike Sanders
Email	cashquick@gmail.com
Website	www.1stcalhardmoney.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All case-by-case but no raw land
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$5mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	No
Will Lender lend to an LLC, LP, Corporation, etc.?	
Range of Interest Rates	9 to 12
Range of Points to be charged	4 to 6
Maximum LOAN TO VALUE (Loan to Value ratio)	50
Loan Term	1 to 5 years
Will Lender lend against the appraised value rather than the purchase price?	No; they do their own appraisal which means it will most likely be conservative
Application Fee	None
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	50
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	They do not include rehab costs
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Investors need to be strong and have experience & assets. Each loan looked at closely.

1st Quick Funding

State	Nationwide
Area	
Name	1st Quick Funding
Address	222-15 Jamaica Ave., Queens Village, NY 11428
Phone	516.204.7770
Contact Name	Natalia Rozzo
Email	admin@quickfundllc.com
Website	www.1stquickfunding.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All but prefer non-owner occupied (investment real estate)
Minimum Loan Amount	\$250,000
Maximum Loan Amount	\$150 million
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	NO
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	LLC only
Range of Interest Rates	11 to 14
Range of Points to be charged	1 to 4
Maximum LOAN TO VALUE (Loan to Value ratio)	80 on purchase; 65 on refinance
Loan Term	1 year
Will Lender lend against the appraised value rather than the purchase price?	Yes; 65 Loan to Value max
Application Fee	None
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	65
Max LOAN TO VALUE on ARV (After Repair Value)	65
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	

11 Multicorp Inc.

State	CA, OR, WA, AZ, FL, NV (will do commercial anywhere outside CA)
Area	
Name	11 Multicorp Inc.
Address	
Phone	925.275.8111 x222
Contact Name	Mike Goldstein
Email	11@multicorpfincial.com
Website	www.11multicorpfincial.com
Lender, Broker, Both	Both
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All including owner occupied and Non-Owner Occupied (investment real estate) Depends on state; CA has none. OR, WA, NV, AZ=\$400,000. FL=\$500,000
Minimum Loan Amount	None
Maximum Loan Amount	None
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	
Range of Points to be charged	3 to 5
Maximum LOAN TO VALUE (Loan to Value ratio)	60 to 65
Loan Term	3 years
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	No
Does the Lender do refinances?	Yes; prefer refinances
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	No
Max LOAN TO VALUE on acquisition (i.e.purchase price)	N/A
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	Usually not
Notes	This person was not very helpful

A10 Capital

State	Nationwide but focus NY NJ CT PA CO TX AZ NV WA OR ID MT UT WY
Area	
Name	A10 Capital
Address	350 N. 9th St. Ste.300, Boise, ID 83702
Phone	208.577.5011
Contact Name	Ken Wilson
Email	kwilson@A10capital.com
Website	www.A10capital.com
Lender, Broker, Both	Direct lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Only commercial properties; NO RESIDENTIAL
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$10mil
Is there a limit to the number of loans an investor can have with the Lender?	Depends on strength of borrower
Is there a limit to the \$ amount of loans an investor can have with the Lender?	Depends on strength of borrower
Minimum FICO credit score	None; focus on collateral & income
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes
Range of Interest Rates	10 and up
Range of Points to be charged	3 to 5
Maximum LOAN TO VALUE (Loan to Value ratio)	60 to 65 but sometimes up to 75
Loan Term	1 to 2 years, I/O (Interest Only)
Will Lender lend against the appraised value rather than the purchase price?	No; will use lower value
Application Fee	No but there is a fee later in application process
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes but based on loan to cost not ARV
Max LOAN TO VALUE on acquisition (i.e.purchase price)	60-65
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	Usually 6 mos. But if exit strategy is for >6 mos. Can structure accordingly
Notes	

Advance America Property & Finance

State	MD; rehabs only
Area	
Name	Advance America Property & Finance
Address	39 Cliffwood Rd., Baltimore, MD 21206
Phone	410.661.8300
Contact Name	T. Guy Cook
Email	TGCook@AAPFLLC.com
Website	www.advanceamericaproperty.com
Lender, Broker, Both	Both
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Mainly residential incl. 1-4 &>4 units, commercial, raw land
Minimum Loan Amount	\$30,000
Maximum Loan Amount	\$500,000 residential; \$2mil commercial
Is there a limit to the number of loans an investor can have with the Lender?	3
Is there a limit to the \$ amount of loans an investor can have with the Lender?	Max. loan amount caps
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes
Range of Interest Rates	13.5 to 15
Range of Points to be charged	4 to 6
Maximum LOAN TO VALUE (Loan to Value ratio)	70
Loan Term	6 to 12 months up to 25 year fixed
Will Lender lend against the appraised value rather than the purchase price?	Yes
Application Fee	None; credit check of \$25
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	Not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	70
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	

All California Home Loans

State	CA
Area	
Name	All California Home Loans
Address	655 English Oak Court, Brentwood, CA 94513
Phone	877.462.3422
Contact Name	Chris Goulart
Email	cgoulart@aboutcaliforniahomeloans.com
Website	www.aboutcaliforniahomeloans.com/private-money.html
Lender, Broker, Both	Both
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All except land only in Northern Cali
Minimum Loan Amount	\$100,000
Maximum Loan Amount	None
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes
Range of Interest Rates	11 to 13
Range of Points to be charged	3 and up
Maximum LOAN TO VALUE (Loan to Value ratio)	65
Loan Term	12 months and up
Will Lender lend against the appraised value rather than the purchase price?	Usually no but depends on deal itself
Application Fee	None
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	100% if investor has own cash funds for rehab costs, 6
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	mos. Interest, reserves, fees
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	N/A
Notes	Ranges from 0 to 12 months They look at each deal uniquely.

All Real Estate Loans & Investment Co.

State	OR; all other states only commercial
Area	
Name	All Real Estate Loans & Investment Co.
Address	203 S.E. H Street, Grants Pass OR 97526
Phone	541.471.4987
Contact Name	Mark
Email	markloansmoney@yahoo.com
Website	under construction
Lender, Broker, Both	Both
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Oregon-all incl. land at 50LOAN TO VALUE. All other states, only commercial
Minimum Loan Amount	Oregon-no minimum. Other states, \$500,000
Maximum Loan Amount	None
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes but need personal guarantor
Range of Interest Rates	12 to 15
Range of Points to be charged	5 to 12
Maximum LOAN TO VALUE (Loan to Value ratio)	70
Loan Term	up to 5 years; higher loans amounts can go to 2 yrs
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	None
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes but on PURCHASE PRICE only
Max LOAN TO VALUE on acquisition (i.e.purchase price)	70
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	Residential 6 mos; Commercial 6 mos to 1 yr
Notes	

Asset Funding Group

State	Nationwide except TX
Area	
Name	Asset Funding Group
Address	100 Jackson St., Ste.201, Denver, CO 80206
Phone	866.398.8916
Contact Name	Jaye Kuchman
Email	jaye@assetfundinggroup.com
Website	www.assetfundinggroup.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All except land but have to be Non-Owner Occupied (investment real estate)
Minimum Loan Amount	\$300,000
Maximum Loan Amount	\$3mil
Is there a limit to the number of loans an investor can have with the Lender?	1 loan
Is there a limit to the \$ amount of loans an investor can have with the Lender?	Depends on strength of borrower
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	14 to 17
Range of Points to be charged	3 to 7
Maximum LOAN TO VALUE (Loan to Value ratio)	60-65
Loan Term	3-12 months
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	No but later travel/inspection fee of \$2000-2500
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	65
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	up to 100% of actual rehab costs
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	No but nominal loan closing fee "We are easy to work with." 5 people on board get together and decide on loans.
Notes	

Atlanta Hard Money Loans

State	GA
Area	Atlanta area only; rehabs only
Name	Atlanta Hard Money Loans
Address	4788 Ashford Dunwoody Rd. Ste 213, Atlanta, GA 30338
Phone	404.421.5578
Contact Name	Wade Munday
Email	wade@atlantahardmoneyloans.com
Website	www.atlantahardmoneyloans.com
Lender, Broker, Both	Direct lender but for loans > \$250,000 will broker
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	SFR, detached only; no condos, townhomes, or construction
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$250,000; >\$250,000 will broker
Is there a limit to the number of loans an investor can have with the Lender?	2 is max
Is there a limit to the \$ amount of loans an investor can have with the Lender?	depends on loan amt
Minimum FICO credit score	580 but looking to increase soon
Will Lender lend to an LLC, LP, Corporation, etc.?	No
Range of Interest Rates	14 to 18 depending on credit score
Range of Points to be charged	4 to 6 depending on credit score
Maximum LOAN TO VALUE (Loan to Value ratio)	60 to 70 depending on credit score
Loan Term	6 mos
Will Lender lend against the appraised value rather than the purchase price?	Yes
Application Fee	No but loan orig fee of 1% of loan amt later in process
Does the Lender do refinances?	No
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	N/A
Does the Lender do Rehab loans?	Yes; only rehabs
Max LOAN TO VALUE on acquisition (i.e. purchase price)	Not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	60 to 70 depending on credit score; PURCHASE PRICE has to be below As Is Value
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Can close in 1 wk; No interest on repair money until drawn

Atlanta Private Lending

State	GA (residential only); Nationwide (commercial)
Area	
Name	Atlanta Private Lending
Address	1970 Overland Crossing, Alpharetta, GA 30004
Phone	770.354.1899
Contact Name	James Melton
Email	jmelton@atlantaprivatelending.com
Website	www.atlantaprivatelending.com
Lender, Broker, Both	Direct lender and partner with other direct lenders(not cobroker)
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Resi. 1-4 & >4units; commercial, and raw land only in GA
Minimum Loan Amount	Resi. No min.; Commercial=\$250,000
Maximum Loan Amount	Resi. No max.; Commercial up to \$30mil
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	None; most cases don't pull credit
Will Lender lend to an LLC, LP, Corporation, etc.?	Case-by-case but still need personal guarantor
Range of Interest Rates	13 to 15
Range of Points to be charged	4 to 6
Maximum LOAN TO VALUE (Loan to Value ratio)	65
Loan Term	6 to 36 mos
Will Lender lend against the appraised value rather than the purchase price?	Case-by-case
Application Fee	None
Does the Lender do refinances?	No
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	
Does the Lender do Rehab loans?	Yes but only on resi. 1-4 units
Max LOAN TO VALUE on acquisition (i.e.purchase price)	
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	65
Max LOAN TO VALUE on ARV (After Repair Value)	65
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	

Aventine Funding

State	CA
Area	
Name	Aventine Funding
Address	2306 Castro Ave., San Francisco, CA 94131
Phone	415.839.8444
Contact Name	Ken Baxter
Email	info@aventinefunding.com
Website	www.aventinefunding.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All but Non-Owner Occupied (investment real estate) only; land cannot be rural
Minimum Loan Amount	\$100,000
Maximum Loan Amount	\$20 mil
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes but with a personal guarantor
Range of Interest Rates	11 to 13
Range of Points to be charged	4 to 10
Maximum LOAN TO VALUE (Loan to Value ratio)	70
Loan Term	6 to 60 months usually interest-only
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	None
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	12 months
Does the Lender do Rehab loans?	No
Max LOAN TO VALUE on acquisition (i.e.purchase price)	N/A
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Ken was very nice & helpful.

Blue Water Funding

State	DC,DE,MD,MA,NC,NJ,NY,PA,VA,WV
Area	
Name	Blue Water Funding
Address	4925 St. Elmo Ave., Bethesda, MD 20814
Phone	866.551.2583
Contact Name	Brian Krasney
Email	info@bluewaterfundingllc.com
Website	www.bluewaterfundingllc.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Residential >4 units, commercial, special use. Sometimes land at low LOAN TO VALUE's
Minimum Loan Amount	\$250,000
Maximum Loan Amount	\$5mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	500
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes but only with a personal guarantor
Range of Interest Rates	12 to 15
Range of Points to be charged	3 to 6
Maximum LOAN TO VALUE (Loan to Value ratio)	65
Loan Term	12 to 24 months with option to extend
Will Lender lend against the appraised value rather than the purchase price?	Sometimes but depends on the deal
Application Fee	No but due diligence deposit from \$5,000-15,000
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	65
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	

Bridgelock Capital/Peak Capital Group

State	AZ, CA, NV
Area	Metro areas only
Name	Bridgelock Capital/Peak Capital Group
Address	22837 Ventura Blvd., Ste.300, Woodland Hills, CA 91364
Phone	877.663.4268 For Resi=Danielle@818.836.6680. For commercial=Macenzie@818.836.6637
Contact Name	danielle@bridgelockcapital.com or mac@bridgelockcapital.com
Email	www.bridgelockcapital.com
Website	www.bridgelockcapital.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All except land
Minimum Loan Amount	\$200,000
Maximum Loan Amount	None
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	12 to 14
Range of Points to be charged	5 65 commercial; 55 residential owner-occupied or Non-Owner Occupied (investment real estate)
Maximum LOAN TO VALUE (Loan to Value ratio)	12 mos. Commercial; 6 to 12 mos. For residential
Loan Term	No. They use their internal value.
Will Lender lend against the appraised value rather than the purchase price?	None. Later either a site inspection fee of \$500-2500 or \$1200 escrow fee
Application Fee	Yes on commercial & residential
Does the Lender do refinances?	None
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	Only on commercial side
Does the Lender do Rehab loans?	65
Max LOAN TO VALUE on acquisition (i.e.purchase price)	60-65 & rehab funds are controlled by them
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	No on commercial; 1 year or no pre-payment penalty on residential side
Max LOAN TO VALUE on ARV (After Repair Value)	
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	
Notes	

Brookview Financial

State	AL CO CT CA DE FL GA IL IN KY LA ME MD MA MI MN MS MO NH NJ NM NY NC OH PA RI SC TN TX UT VA WA DC WI (more states pending)
Area Name	Brookview Financial
Address	2321 Whitney Ave. Hamden, CT 06518
Phone	877.734.2211 x317
Contact Name	Chuck Gaudiosi rehabs@brookviewfinancial.com or cgaudiosi@brookviewfinancial.com www.brookviewfinancial.com
Email	
Website	
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	non-owner occupied (investment real estate) only resi. 1- 4units; >4 units on case-by-case \$25,000 but have to qualify & setup a line of credit up front of \$100,000-500,000 \$500,000
Minimum Loan Amount	
Maximum Loan Amount	
Is there a limit to the number of loans an investor can have with the Lender?	1 to start with
Is there a limit to the \$ amount of loans an investor can have with the Lender?	\$500,000
Minimum FICO credit score	640
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor; no other properties can be under the LLC, etc.
Range of Interest Rates	14.99 simple interest
Range of Points to be charged	4 to 5
Maximum LOAN TO VALUE (Loan to Value ratio)	70 ARV
Loan Term	6 months
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	\$395
Does the Lender do refinances?	Yes but only if they make sense
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Yes, it is their specialty
Max LOAN TO VALUE on acquisition (i.e.purchase price)	Not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	70 ARV
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	No
Notes	Chuck is very helpful.

California Mortgage and Realty

State	CA
Area	
Name	California Mortgage and Realty
Address	62 First St., 4th Floor, San Francisco, CA 94105
Phone	800.730.5363
Contact Name	Scott Power
Email	scott@cmrfund.com
Website	www.cmrfund.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Non-Owner Occupied (investment real estate) only residential>2 units & commercial (resi. Is case-by-case)
Minimum Loan Amount	\$250,000 may reduce soon
Maximum Loan Amount	\$2mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	13 to 13.95
Range of Points to be charged	5
Maximum LOAN TO VALUE (Loan to Value ratio)	60-65
Loan Term	mostly 3 years but can go up to 5
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	No
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Case-by-case
Max LOAN TO VALUE on acquisition (i.e.purchase price)	50
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	

Capital Trust

State	MA
Area	Mostly Boston area
Name	Capital Trust
Address	404 South Huntington Ave. Boston, MA 02130
Phone	671.971.9700
Contact Name	Dan Burke
Email	danburke@ecapitaltrust.com
Website	www.ecapitaltrust.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	non-owner occupied (investment real estate) only but all property types incl. commercial & raw land
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$5mil
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	None; based on collateral
Will Lender lend to an LLC, LP, Corporation, etc.?	LLC only
Range of Interest Rates	14 to 15
Range of Points to be charged	4 to 6
Maximum LOAN TO VALUE (Loan to Value ratio)	65-70
Loan Term	6 mos
Will Lender lend against the appraised value rather than the purchase price?	Yes but based upon their appraisal
Application Fee	No but later \$500-1000 appraisal deposit
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes but case-by-case
Max LOAN TO VALUE on acquisition (i.e.purchase price)	65-70
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Dan is very quick to respond.

DHLC Investments Inc.

State	TX
Area	
Name	DHLC Investments Inc.
Address	5440 Richard Ave., Dallas, TX 75206
Phone	972.467.6547
Contact Name	Rob Barney
Email	info@dhlc.com
Website	www.dhlc.com
Lender, Broker, Both	Direct lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Only non-owner occupied (investment real estate) incl. 1-4 resi. & >4 resi.units, & commercial
Minimum Loan Amount	\$70,000 (minimum appraised value=\$100,000)
Maximum Loan Amount	None
Is there a limit to the number of loans an investor can have with the Lender?	Based on financials
Is there a limit to the \$ amount of loans an investor can have with the Lender?	Based on financials
Minimum FICO credit score	600 to 650; depends on deal
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes but need personal guarantor
Range of Interest Rates	14 to 16
Range of Points to be charged	5 to 6
Maximum LOAN TO VALUE (Loan to Value ratio)	70
Loan Term	12 mos. But different for large commercial deals
Will Lender lend against the appraised value rather than the purchase price?	Yes but will use their own appraisal
Application Fee	No
Does the Lender do refinances?	Yes but rate/term only. (May consider cash-out but only with low LOAN TO VALUE)
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	Not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	70
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Great website

Dixon Funding

State	PA, NJ, DE
Area	Metro areas of Philly, NJ, & Wilmington
Name	Dixon Funding
Address	PO Box 8124, Radnor, PA 19087
Phone	610.687.1079
Contact Name	Joe Dixon
Email	joe.dixon@dixonfunding.com
Website	www.dixonfunding.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Non-Owner Occupied (investment real estate) only; all except raw land
Minimum Loan Amount	\$10,000
Maximum Loan Amount	\$500,000 but depends on project; commercial is higher
Is there a limit to the number of loans an investor can have with the Lender?	None but exit strategy is important
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None but exit strategy is important
Minimum FICO credit score	650 usually but can go lower depending on project & Loan to Value
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	11 to 15
Range of Points to be charged	3 to 5
Maximum LOAN TO VALUE (Loan to Value ratio)	70
Loan Term	6 to 9 months with extensions available; usually interest-only
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	\$475 but no other fees besides points & inspection draws
Does the Lender do refinances?	No
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	N/A
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e. purchase price)	100
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	70
Max LOAN TO VALUE on ARV (After Repair Value)	70
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Joe is very kind & helpful and is a personal friend of Bob Diamond. They can let you know in 24 hours whether they will do your loan. He wants you to know that they have capital available & are closing!

Eastern Savings Bank

State	Nationwide
Area	
Name	Eastern Savings Bank
Address	see website
Phone	800.787.8187
Contact Name	N/A
Email	N/A
Website	www.easternsavingsbank.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Residential 1-4 No minimum loan amt. but appraised value has to be at least \$150,000
Minimum Loan Amount	\$23mil
Maximum Loan Amount	
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	\$23mil
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	10 to 14
Range of Points to be charged	always 2
Maximum LOAN TO VALUE (Loan to Value ratio)	60
Loan Term	30 year fixed
Will Lender lend against the appraised value rather than the purchase price?	Depends
Application Fee	None
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	No
Max LOAN TO VALUE on acquisition (i.e.purchase price)	N/A
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	3 years 6 months interest When you call the 800 number, tell them what state the property is located in.
Notes	

Equity Development Corp

State	PA, MD, DC, VA, NC, SC, FL KS, MO, TX
Area	
Name	Equity Development Corp
Address	4640 Shore Drive, Ste.113, Virginia Beach, VA 23455
Phone	888.460.9096
Contact Name	Shawn Skiff
Email	info@equitydevelopmentcorp.com
Website	www.equitydevelopmentcorp.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Only residential 1-4 units
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$375,000
Is there a limit to the number of loans an investor can have with the Lender?	3
Is there a limit to the \$ amount of loans an investor can have with the Lender?	\$375,000
Minimum FICO credit score	680
Will Lender lend to an LLC, LP, Corporation, etc.?	No
Range of Interest Rates	10 to 15
Range of Points to be charged	6 to 8
Maximum LOAN TO VALUE (Loan to Value ratio)	73
Loan Term	6 mos
Will Lender lend against the appraised value rather than the purchase price?	Yes
Application Fee	No
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	Not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	73
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	

Equity Funding

State	All except AL, AR, MT, NE, NH, TN
Area	
Name	Equity Funding
Address	12505 Bel-Red Road, Ste. 200, Bellevue, WA 98005
Phone	206.269.0036
Contact Name	Jessie Brown
Email	jessie.brown@equity-funding.com
Website	www.equity-funding.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All
Minimum Loan Amount	In WA=\$500,000; everywhere else if \$1mil
Maximum Loan Amount	\$10-15mil
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	prime +6
Range of Points to be charged	4 to 6
Maximum LOAN TO VALUE (Loan to Value ratio)	70 except land at 50Loan to Value
Loan Term	1 year but can extend
Will Lender lend against the appraised value rather than the purchase price?	They take the lowest of the 2 None but \$10,000 good faith deposit that is refundable minus biz expenses
Application Fee	Yes
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	70
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Do not include rehab costs
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	Usually not
Notes	

Fairfield Financial

State	AK, NV, OR (all properties) CA, CO, FL, ID, GA, MT, OK, TX, NY, WY, WA (limited)
Area	
Name	Fairfield Financial
Address	2727 NE Hoyt, Portland, OR 97232
Phone	800.971.1858
Contact Name	Jennifer Lindsey or Kris Gillmore lindsey@privatemoneysource.com or gillmore@privatemoneysource.com
Email	
Website	www.privatemoneysource.com
Lender, Broker, Both	Neither; lending source of private investors
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All in AK,NV, OR; Only commercial, non-owner residential in the others
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$9mil
Is there a limit to the number of loans an investor can have with the Lender?	1st time investor, just 1 loan
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None; look heavily at past pay history on mortgages
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes but with a personal guarantor
Range of Interest Rates	10 to 15
Range of Points to be charged	about 5 but may vary
Maximum LOAN TO VALUE (Loan to Value ratio)	Most states 70; OR & WA up to 75
Loan Term	1 to 5 years
Will Lender lend against the appraised value rather than the purchase price?	Yes
Application Fee	No but later \$500 deposit
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	Not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	75
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	3 months
Notes	

Gala Resources

State	CT DC IL MA MD NJ NY PA
Area	
Name	Gala Resources
Address	1212 Avenue of the Arts, 6th Floor, NY NY 10036
Phone	800.372.3393 x232
Contact Name	Paul Beispiel
Email	paulb@galaresources.com
Website	www.galaresources.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Residential 1-4 and >4 units but Non-Owner Occupied (investment real estate) Only
Minimum Loan Amount	\$75,000
Maximum Loan Amount	\$3.5mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	640-650
Will Lender lend to an LLC, LP, Corporation, etc.?	Only lends to LLC, LP, etc. with a personal guarantor
Range of Interest Rates	14
Range of Points to be charged	4
Maximum LOAN TO VALUE (Loan to Value ratio)	80
Loan Term	1 year
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	No but if Loan Amt >\$250,000 investor pays for appraisal
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	80
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A but will do 80% of actual rehab costs
Max LOAN TO VALUE on ARV (After Repair Value)	60-65
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Company has been in business for a very long time. Paul is very helpful and quick.

Gibraltar Mortgage Capital Fund

State	FL for Residential; Nationwide except AK for Commercial
Area	
Name	Gibraltar Mortgage Capital Fund
Address	407 S.E. 9th Stl., Ste. 101, Ft. Lauderdale, FL 33316
Phone	954.332.3567 x203
Contact Name	Craig Coaches
Email	craig@gmcmortgagecapital.com
Website	www.gmcmortgagecapital.com
Lender, Broker, Both	Mostly lender but certain files will go to private investors
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Resi. 1-4 & >4 in Florida; Commercial & Raw land nationwide except AK
Minimum Loan Amount	\$135,000
Maximum Loan Amount	\$20mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	No
Range of Interest Rates	10.99 and up
Range of Points to be charged	3.5 to 5
Maximum LOAN TO VALUE (Loan to Value ratio)	65
Loan Term	1 to 2 years
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	None
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	6 months
Does the Lender do Rehab loans?	No
Max LOAN TO VALUE on acquisition (i.e.purchase price)	N/A
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	Residential 2 year pre-payment penalty; Commercial None
Notes	

iVisionary Financial Solutions

State	Nationwide
Area	
Name	iVisionary Financial Solutions
Address	2119 West Brandon Blvd., Ste. K, Brandon, FL 33511
Phone	877.463.6546 x7210
Contact Name	Jason Medley
Email	jmedley@ivisionary.com
Website	www.ivfinancialsolutions.com
Lender, Broker, Both	Lender-only A to B, B to C-Back to back same-day closings
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Any
Minimum Loan Amount	None
Maximum Loan Amount	\$3mil
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Only lends to LLC, LP, Corp, Trust, etc. Does not lend to individuals
Range of Interest Rates	None
Range of Points to be charged	2.5 plus \$495
Maximum LOAN TO VALUE (Loan to Value ratio)	N/A
Loan Term	N/A
Will Lender lend against the appraised value rather than the purchase price?	N/A
Application Fee	None
Does the Lender do refinances?	No
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	N/A
Does the Lender do Rehab loans?	No
Max LOAN TO VALUE on acquisition (i.e.purchase price)	N/A
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	N/A
Notes	This is a niche lender for back-to-back closings on the same day. Their only requirement is that investor is buying for less than re-selling for on the same day.

Kennedy Funding

State	Nationwide
Area	
Name	Kennedy Funding
Address	Two University Plaza, Ste. 402, Hackensack, NJ 07601
Phone	800.342.8500
Contact Name	Jeff Silver
Email	jeffsilver@kennedyfunding.com
Website	www.kennedyfunding.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Only commercial & raw land
Minimum Loan Amount	\$2mil
Maximum Loan Amount	\$100mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with personal guarantor
Range of Interest Rates	9 to 18
Range of Points to be charged	1 to 4
Maximum LOAN TO VALUE (Loan to Value ratio)	50
Loan Term	1 to 3 years, Interest-Only
Will Lender lend against the appraised value rather than the purchase price?	Sometimes
Application Fee	No but commitment fee
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Yes but min. loan amt. is \$4mil
Max LOAN TO VALUE on acquisition (i.e.purchase price)	50
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	
Max LOAN TO VALUE on ARV (After Repair Value)	50
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Commercial Only

Lending Associates

State	CA
Area	Mostly So. Cali. Can go little outside area but min. loan
Name	amts. Increase
Address	Lending Associates
Phone	7777 Fay Ave. Ste.130, La Jolla, CA 92037
Contact Name	858.551.5007
Email	Bart Harris or Ed Spooner
Website	info@lendingassociates.net
Lender, Broker, Both	www.lendingassociates.net
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Lender
Minimum Loan Amount	Only income-producing commercial
Maximum Loan Amount	\$100,000
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	500 but equity is more imp
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes
Range of Interest Rates	10 to 13
Range of Points to be charged	4 to 6
Maximum LOAN TO VALUE (Loan to Value ratio)	70
Loan Term	1 year to 18 mos
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	Yes; deposit of \$500 to \$2,000
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	70
Max LOAN TO VALUE on ARV (After Repair Value)	
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	

Lighthouse

State	Nationwide
Area	
Name	Lighthouse
Address	15332 Antioch St. Ste. 540, Pacific Palisades, CA 90272
Phone	310.230.8335
Contact Name	Michael Ferretti
Email	loans@lighthousecapitalfunding.com
Website	www.lighthousecapitalfunding.net
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Mostly commercial but also Resi.>4 units. Resi.1-4units on case-by-case
Minimum Loan Amount	\$250,000
Maximum Loan Amount	\$3mil
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	\$3mil
Minimum FICO credit score	None. Exit strategy is important.
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	13 to 15
Range of Points to be charged	3 to 5
Maximum LOAN TO VALUE (Loan to Value ratio)	70
Loan Term	12-14 months, interest-only
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	No
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	Case-by-case
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	70
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	65
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	

Loan Sum	IL, St. Louis area in Missouri
State	
Address	Loan Sum
Phone	11821 Adie Road, St. Louis, Missouri 63043
Contact Name	314.971.7999
Email	Mollie Bixby
Website	mbixby@loansum.com
Lender, Broker, Both	https://www.loansum.com
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Private lender
Minimum Loan Amount	Residential 1-4 & >4 units; case-by-case on commercial
Maximum Loan Amount	None
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	Depends but about 4
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	None
Range of Interest Rates	Yes but need personal guarantor about 15
Range of Points to be charged	4 pts for purchase plus 1 for renovations
Maximum LOAN TO VALUE (Loan to Value ratio)	70
Loan Term	Flexible for 4, 6, or 8 months
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	No
Does the Lender do refinances?	No
Does the Lender have a seasoning requirement for refinances? If so, for how long?	N/A
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e. purchase price)	not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	70
Repayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	They mostly do rehab loans.

Loan Solution Inc.

State	CA
Area	Mostly Southern Cali
Name	Loan Solution Inc.
Address	Home Office so would not give
Phone	661.251.9075
Contact Name	Colleen Bigler
Email	Loan-solution@earthlink.net
Website	www.loan-solution.com
Lender, Broker, Both	Both
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All except raw land
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$4mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None; equity based
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	10 to 14
Range of Points to be charged	3 to 6
Maximum LOAN TO VALUE (Loan to Value ratio)	60
Loan Term	1, 3, or 5 years
Will Lender lend against the appraised value rather than the purchase price?	Sometimes
Application Fee	No
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	60
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None, 3 mos., 6 mos., or 1 year
Notes	Investor has to have \$5,000-10,000 in bank or other equity

Markour Funding & Investments

State	AZ
Area	
Name	Markour Funding & Investments 14350 N. Frank Lloyd Wright Blvd., Ste.14, Scottsdale, AZ 85260
Address	
Phone	480.734.0845
Contact Name	Jim Tannous
Email	jim@malkour.com
Website	www.markour.com
Lender, Broker, Both	Both
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	non-owner occupied (investment real estate) only; Resi. 1-4 & >4 units, commercial, raw land
Minimum Loan Amount	No min.
Maximum Loan Amount	up to \$50mil
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	None; based on equity
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes
Range of Interest Rates	10 to 15
Range of Points to be charged	3 to 5
Maximum LOAN TO VALUE (Loan to Value ratio)	75
Loan Term	1 year to 18 mos.
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	No
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	No
Max LOAN TO VALUE on acquisition (i.e.purchase price)	N/A
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	Usually 3 months but can negotiate no pre-payment penalty
Notes	

Meecorp

State	Nationwide
Area	
Name	Meecorp
Address	2115 Linwood Ave., Ste. 301, Fort Lee, NJ 07024
Phone	201.944.9330 x104
Contact Name	Franny Madera
Email	franny_madera@meecorp.com
Website	www.meecorp.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Commercial, land, construction
Minimum Loan Amount	\$2mil
Maximum Loan Amount	None
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	10 to 13
Range of Points to be charged	5 to 8
Maximum LOAN TO VALUE (Loan to Value ratio)	65; on land/construction=50 Loan to Value
Loan Term	3yrs, Interest-Only
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	\$10,000-25,000
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	50
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	70 of actual rehab costs (not 70 Loan to Value)
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	1 year
Notes	

Mercury Capital Corporation

State	Nationwide
Area	
Name	Mercury Capital Corporation
Address	380 Lexington Ave., Ste. 1721, NY NY 10168
Phone	212.661.8700
Contact Name	Ryan Farkas
Email	rfarkas@mercurycap.com
Website	www.mercurycapital.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	commercial only
Minimum Loan Amount	\$1mil
Maximum Loan Amount	\$15-20mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes but only with personal guarantor and only Mercury as lender in the LLC, etc.
Range of Interest Rates	12 to 13
Range of Points to be charged	2 to 4
Maximum LOAN TO VALUE (Loan to Value ratio)	70 as is refi; 75 on purchase price on sales agreement
Loan Term	2yrs, Interest-Only
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	No but later due diligence of \$15,000 (after negotiations)
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Case-by-case
Max LOAN TO VALUE on acquisition (i.e.purchase price)	
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	
Max LOAN TO VALUE on ARV (After Repair Value)	
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	No but 6 months of interest needs to be paid
Notes	Very helpful. Looks at each deal on its own merits.

Met Mortgage

State	AL,CT,DE,FL,GA,IL,IN,KY,ME,MD,MA,MI,MS,NH,NJ,NY,NC,OH,PA,RI,SC,TN,VT,WV,WI
Area	
Name	Met Mortgage (in biz for 40 years)
Address	501 56th St. West New York, NJ 07093
Phone	201.866.4800
Contact Name	Paul Falzone
Email	paul@metmge.com
Website	www.metmtge.com
Lender, Broker, Both	Broker
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Any income-producing including apts., mixed-use, offices, retail, etc.
Minimum Loan Amount	\$250,000
Maximum Loan Amount	\$10mil
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	No but the lower the score, the higher the rate
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes but need personal guarantor
Range of Interest Rates	8 to 15
Range of Points to be charged	2 to 5
Maximum LOAN TO VALUE (Loan to Value ratio)	65 to 70
Loan Term	1 to 3 months and 10 to 20 year fixed
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	None but to formally look at a loan cost is \$950
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances?	
If so, for how long?	12 mos
Does the Lender do Rehab loans?	No
Max LOAN TO VALUE on acquisition (i.e.purchase price)	N/A
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	6 mos interest or 1 to 5 year pre-payment penalty on fixed
Notes	Paul is friendly and has been in the biz for 35 years.

New Haven Financial

State	CA
Area	
Name	New Haven Financial
Address	24025 Park Sorrento #150, Calabasas, CA 91302
Phone	818.222.5222 or John directly at 818.444.4324
Contact Name	John Martinez
Email	jmartinez@newhavenfinancial.com
Website	www.newhavenfinancial.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All except raw land
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$4-5mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	11 to 14
Range of Points to be charged	5 and up
Maximum LOAN TO VALUE (Loan to Value ratio)	60
Loan Term	11 months to 20 years
Will Lender lend against the appraised value rather than the purchase price?	Usually no but if there is a difference of >\$200,000 can go with appraised value
Application Fee	None
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	Not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	55
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	6 to 12 months
Notes	They can get creative. Can close in 10 days.

Newport Federal Financial

State	CA, AZ, HI sometimes others
Area	
Name	Newport Federal Financial
Address	4425 Jamboree Rd., Ste. 250, Newport Beach, CA 92660
Phone	949.910.8694 direct to Bill or 949.851.9391
Contact Name	Bill Cottle
Email	bill@newportfed.com
Website	None
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All residential & commercial (prefer commercial)
Minimum Loan Amount	None
Maximum Loan Amount	None
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with personal guarantor
Range of Interest Rates	3% a month
Range of Points to be charged	7 to 10
Maximum LOAN TO VALUE (Loan to Value ratio)	up to 80 but depends on deal
Loan Term	60 to 90 days; can extend to 120
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	No
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	No
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	Depends on deal
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Depends on deal
Max LOAN TO VALUE on ARV (After Repair Value)	Depends on deal
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	Rarely
Notes	They look at each deal individually.

North American Capital

State	AL,AZ,CO,CT,GA,HI,IL,KS,KY,LA,MA,MO,NV,NM,NY,OK.OH,PA,SC,TX,FL
Area	
Name	North American Capital
Address	2001 Bryan St., Ste. 2125, Dallas, TX 75201
Phone	877.594.6461
Contact Name	Bobby Halifax
Email	bobby@hardmoneycorp.com
Website	www.hardmoneycorp.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All except land but have to be Non-Owner Occupied (investment real estate)
Minimum Loan Amount	\$250,000 everywhere except FL & TX which are \$100,000
Maximum Loan Amount	\$2mil
Is there a limit to the number of loans an investor can have with the Lender?	Sometimes
Is there a limit to the \$ amount of loans an investor can have with the Lender?	Sometimes
Minimum FICO credit score	550
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	14 to 16
Range of Points to be charged	6
Maximum LOAN TO VALUE (Loan to Value ratio)	Residential ARV=70 or 65 for commercial 3 months to 1 year for residential; up to 2 years for commercial
Loan Term	
Will Lender lend against the appraised value rather than the purchase price?	Yes
Application Fee	No
Does the Lender do refinances?	No
Does the Lender have a seasoning requirement for Refinances?	
If so, for how long?	N/A
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	Not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	65
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	No after the 1st 3 months
Notes	

Piedmont Capital Lending

State	GA
Area	
Name	Piedmont Capital Lending
Address	665 Saddle Creek Circle, Roswell, GA 30077
Phone	678.292.6984
Contact Name	David Doughty
Email	info@piedmontcapitallending.com
Website	www.piedmontcapitallending.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Case-by-case on Resi. 1-4 & more than 4, commercial, & raw land
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$500,000 but can go up to \$2mil
Is there a limit to the number of loans an investor can have with the Lender?	not sure
Is there a limit to the \$ amount of loans an investor can have with the Lender?	not sure
Minimum FICO credit score	None; based on collateral
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes but may need personal guarantor
Range of Interest Rates	up to 15
Range of Points to be charged	up to 5
Maximum LOAN TO VALUE (Loan to Value ratio)	65; on land 40-50
Loan Term	6-12 months with potential to renew
Will Lender lend against the appraised value rather than the purchase price?	Purchase price only using their appraisal
Application Fee	No but \$1500 title commitment fee later in process
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e. purchase price)	not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	65-70 LOAN TO VALUE on Acquisition + Rehab Money
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	No new construction

Point Center Financial

State	MN,IA,MO,AR,LA,ND,SD,NE,KS,OK,TX,MT,WY,CO,NM,
Area	AZ,UT,ID,NV,WA,OR,CA
Name	(west of the Mississippi River) Point Center Financial
Address	7 Argonaut Aliso Viejo, CA 92656
Phone	800.544.8800
Contact Name	Dan Harkey
Email	धारkey@pointcenter.com
Website	www.pointcenter.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Residential >4 units & commercial
Minimum Loan Amount	\$250,000
Maximum Loan Amount	\$5mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	12
Range of Points to be charged	3
Maximum LOAN TO VALUE (Loan to Value ratio)	65
Loan Term	1 year
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	None
Does the Lender do refinances?	Yes but case-by-case
Does the Lender have a seasoning requirement for Refinances?	No
If so, for how long?	Yes
Does the Lender do Rehab loans?	75 on purchase price if investor has all funds for rehab
Max LOAN TO VALUE on acquisition (i.e.purchase price)	
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	

Ready Mortgage Corporation

State	TX
Area	Dallas/Fort Worth
Name	Ready Mortgage Corporation
Address	POBox 852006, Richardson TX 75085
Phone	972.421.1990 or her cell at 214.558.8993
Contact Name	Jennifer Long
Email	jennifer@readymort.com
Website	www.readymort.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Only standalone SFR (Single Family Residence)
Minimum Loan Amount	Min. ARV=\$50,000
Maximum Loan Amount	None
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	650
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with a personal guarantor
Range of Interest Rates	13.88 Interest-Only
Range of Points to be charged	4
Maximum LOAN TO VALUE (Loan to Value ratio)	65 ARV
Loan Term	6 mos.
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	\$395
Does the Lender do refinances?	No
Does the Lender have a seasoning requirement for Refinances?	No
If so, for how long?	N/A
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	Not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	65 ARV
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	They only to rehabs. Within a year, they will possibly go national again.

Rehab Funding

State	AL,AZ,AR,CO,CT,DE,DC,GA,ID,IL,IA,KS,KY,ME,MD,MA, MN,MS,MT,NE,NH,NJ,NC,ND,OK,OR,PA,RI,SC, SD,TN,TX,UT,VA,WA,WV,WI,WY
Area	FL,IN,NV,MO (50Loan to Value & all closing costs paid up front)
Name	Not in St.Louis, MO
Address	Rehab Funding
Phone	1 E. Wynnewood Rd., Ste.210, Wynnewood, PA 19096
Contact Name	610.645.9939 x304
Email	Kuan
Website	kuan@rehabfunding.com
Lender, Broker, Both	www.rehabfunding.com
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Lender
Minimum Loan Amount	Residential 1-4 units, non-owner occupied (investment real estate) only
Maximum Loan Amount	\$30,000
Is there a limit to the number of loans an investor can have with the Lender?	\$1mil
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	No
Will Lender lend to an LLC, LP, Corporation, etc.?	640
Range of Interest Rates	Yes with a personal guarantor
Range of Points to be charged	15.9 to 18.9
Maximum LOAN TO VALUE (Loan to Value ratio)	5 to 7
Loan Term	65 ARV
Will Lender lend against the appraised value rather than the purchase price?	Up to 1 year
Application Fee	No
Does the Lender do refinances?	\$100 for primary; additional \$50 for co-borrower
Does the Lender have a seasoning requirement for Refinances?	No
If so, for how long?	N/A
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	Not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	65 ARV; can include closing costs
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Also have A to B to C (back to back) closings

Saratoga BanCorp

State	CA
Area	
Name	Saratoga BanCorp
Address	301 Los Gatos Saratoga Rd., Ste. A, Los Gatos, CA 05030
Phone	800.935.6266
Contact Name	Howie Ngo
Email	howie@saratogabancorp.com
Website	www.saratogabancorp.com
Lender, Broker, Both	Direct
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All except land which is done case-by-case
Minimum Loan Amount	\$25,000
Maximum Loan Amount	\$3mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes
Range of Interest Rates	11 to 13
Range of Points to be charged	3 to 5
Maximum LOAN TO VALUE (Loan to Value ratio)	60
Loan Term	1-5 years; usually 5 years Interest-Only
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	None
Does the Lender do refinances?	Yes; Max LOAN TO VALUE is 50-60
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	2 months
Does the Lender do Rehab loans?	No
Max LOAN TO VALUE on acquisition (i.e.purchase price)	N/A
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	Usually None
Notes	

Seattle Funding Group

State	CA, AK, HI, CO, NV, OR TX, WA, UT, ID
Area	
Name	Seattle Funding Group
Address	1239 120th Ave. N.E., Suite J, Bellevue, WA 98005
Phone	888.734.3863 x229
Contact Name	Ron Lorentsen
Email	rlorentsen@sfgfunds.com
Website	www.sfgfunds.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Resi.& Commerical in In AK,HI,OR,CA,NV,CO. Commercial only in WA,ID,UT,TX
Minimum Loan Amount	\$300,000
Maximum Loan Amount	\$10mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	600
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with personal guarantor
Range of Interest Rates	about 12
Range of Points to be charged	about 4
Maximum LOAN TO VALUE (Loan to Value ratio)	65
Loan Term	1 to 5 years
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	Yes from \$500 to \$10,000 depending on what type of property
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	No
Max LOAN TO VALUE on acquisition (i.e.purchase price)	N/A
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	

Singer Financial Group

State	PA, NJ, DE
Area	Eastern PA, Southern/Central NJ, Northern DE
Name	Singer Financial Group
Address	1708 Locust St., Phila., PA 19103
Phone	215.893.9722
Contact Name	Paul Singer or Pavel Garanin
Email	pavel@singerfinancial.com
Website	www.singerfinancial.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	All residential as Non-Owner Occupied (investment real estate); mostly commercial, land
Minimum Loan Amount	None but minimum appraised value=100,000
Maximum Loan Amount	\$1.25mil
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	No
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with personal guarantor
Range of Interest Rates	12 to 16
Range of Points to be charged	10
Maximum LOAN TO VALUE (Loan to Value ratio)	50-55
Loan Term	5 year ballon on 15 year amortization
Will Lender lend against the appraised value rather than the purchase price?	Maybe but will take more conservative value usually
Application Fee	\$500-1000
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances?	No
If so, for how long?	Yes
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	50
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	50
Max LOAN TO VALUE on ARV (After Repair Value)	65
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Will do blanket loans not exceeding 1.25million

Skypoint Mortgage

State	CA direct lender; can broker deals nationwide
Area	
Name	Skypoint Mortgage
Address	8560 West Sunset Blvd., 3rd Fl., LA, CA 90069
Phone	310.461.1246
Contact Name	Aaron Pfeffer
Email	aaron.pfeffer@skypointmortgage.com
Website	www.skypointmortgage.com
Lender, Broker, Both	Purchase money direct lender; other loans as broker
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	direct lending on resi. 1-4 units; all other properties as broker
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$750,000
Is there a limit to the number of loans an investor can have with the Lender?	None as long as good exit strategy
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None as long as good exit strategy
Minimum FICO credit score	Depends on exit strategy
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes
Range of Interest Rates	12.5
Range of Points to be charged	Depends on loan amount but from 3.5 to 5
Maximum LOAN TO VALUE (Loan to Value ratio)	65
Loan Term	6 mos to 2 yrs
Will Lender lend against the appraised value rather than the purchase price?	Yes
Application Fee	No; there is a processing fee at closing
Does the Lender do refinances?	Case-by-case and only at Loan to Values<50
Does the Lender have a seasoning requirement for Refinances? If so, for how long?	None
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	65
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	65 but rehab costs for them cannot exceed \$35,000 and most come from borrower
Max LOAN TO VALUE on ARV (After Repair Value)	
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Will fund privately in 7-14 days

Spectrum Mortgage

State	HI
Area	
Name	Spectrum Mortgage
Address	Pioneer Plaza, 900 Fort St. Mall, Ste.520, Honolulu, HI 96813
Phone	808.522.5522
Contact Name	Jeffrey Wong
Email	Jeff@spectrum-mortgage.com
Website	www.spectrum-mortgage.com
Lender, Broker, Both	Both; includes some private investors
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Resi. 1-4 & >4 units; commercial, raw land
Minimum Loan Amount	\$200,000
Maximum Loan Amount	\$5 mil
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	Case-by-case
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes
Range of Interest Rates	around 12
Range of Points to be charged	2 to 6
Maximum LOAN TO VALUE (Loan to Value ratio)	65
Loan Term	6 to 12 months
Will Lender lend against the appraised value rather than the purchase price?	No; go with whichever is less
Application Fee	No
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances?	
If so, for how long?	None
Does the Lender do Rehab loans?	No
Max LOAN TO VALUE on acquisition (i.e.purchase price)	N/A
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	N/A
Max LOAN TO VALUE on ARV (After Repair Value)	N/A
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	Usually 6 mos
Notes	

Streamline Funding Group

State	TX
Area	Austin, San Antonio, Houston, Dallas (Central TX)
Name	Streamline Funding Group
Address	8200 North MoPac Express, Ste.320, Austin, TX 78759
Phone	512.250.8575
Contact Name	Marti Robertson
Email	mrobertson@streamlinefunding.com
Website	www.streamlinefunding.com
Lender, Broker, Both	Lender (private money lender; streamline broker to parent co.)
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	non-owner occupied (investment real estate) only; All residential, commercial, raw land
Minimum Loan Amount	\$100,000
Maximum Loan Amount	\$3mil
Is there a limit to the number of loans an investor can have with the Lender?	None
Is there a limit to the \$ amount of loans an investor can have with the Lender?	None
Minimum FICO credit score	500
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes
Range of Interest Rates	12 to 15
Range of Points to be charged	5
Maximum LOAN TO VALUE (Loan to Value ratio)	70
Loan Term	12 months
Will Lender lend against the appraised value rather than the purchase price?	varies
Application Fee	None; later loan commitment fee of 1/2 pt.
Does the Lender do refinances?	Yes
Does the Lender have a seasoning requirement for Refinances?	Yes
If so, for how long?	12 months
Does the Lender do Rehab loans?	Yes & construction loans
Max LOAN TO VALUE on acquisition (i.e.purchase price)	not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	70 Loan to Value
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	Min. 4 months interest
Notes	They have a pool of 40+private investors.

Valuation Mortgage Capital

State FL, SC, NC, GA

Area

Name Valuation Mortgage Capital
515 East Las Olas Blvd. Ste. 860, Ft. Lauderdale, FL 33301
954.636.2619
Tim McLeod
tsm@valuationmortgage.com
www.valuationmortgage.com

Address

Phone

Contact Name

Email

Website

Lender, Broker, Both Lender

Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land) Commercial; residential >4 units on case-by-case

Minimum Loan Amount \$100,000

Maximum Loan Amount \$2mil

Is there a limit to the number of loans an investor can have with the Lender? None

Is there a limit to the \$ amount of loans an investor can have with the Lender? None

Minimum FICO credit score None

Will Lender lend to an LLC, LP, Corporation, etc.? Yes but need personal guarantor

Range of Interest Rates 11 to 14

Range of Points to be charged 2 to 4

Maximum LOAN TO VALUE (Loan to Value ratio) 75 for purchase; 70 for refi

Loan Term 1 year

Will Lender lend against the appraised value rather than the purchase price? No

Application Fee No up front fee; at close, site visit charge

Does the Lender do refinances? Yes

Does the Lender have a seasoning requirement for Refinances? Yes

If so, for how long? Depends on property

Does the Lender do Rehab loans? No

Max LOAN TO VALUE on acquisition (i.e.purchase price)

Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)

Max LOAN TO VALUE on ARV (After Repair Value)

Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?) 6 months

Notes

Vestin Mortgage

State	TX, AZ, NM, WA, CA, NV, CO, WA, OR
Area	Only metropolitan areas with population>1million
Name	Vestin Mortgage
Address	6419 S. Rainbow Blvd., Las Vegas, NV 89118
Phone	702.227.0965
Contact Name	Daniel Stubbs
Email	dstubbs@vestinmortgage.com
Website	www.vestinmortgage.com
Lender, Broker, Both	Lender
Property Type (Residential 1-4 units, Residential >4 units, Commercial, or Land)	Commercial only (will also do multi-family)
Minimum Loan Amount	\$2mil
Maximum Loan Amount	\$20-25million
Is there a limit to the number of loans an investor can have with the Lender?	No
Is there a limit to the \$ amount of loans an investor can have with the Lender?	20% of portfolio at any time
Minimum FICO credit score	None
Will Lender lend to an LLC, LP, Corporation, etc.?	Yes with personal guarantor
Range of Interest Rates	13 to 16
Range of Points to be charged	3 to 6
Maximum LOAN TO VALUE (Loan to Value ratio)	Different with each loan but about 60
Loan Term	1 year with 1 year extension available
Will Lender lend against the appraised value rather than the purchase price?	No
Application Fee	None but later commitment fee
Does the Lender do refinances?	No
Does the Lender have a seasoning requirement for Refinances?	No
If so, for how long?	N/A
Does the Lender do Rehab loans?	Yes
Max LOAN TO VALUE on acquisition (i.e.purchase price)	Not applicable, go by ARV
Max LOAN TO VALUE on rehab (i.e. acquisition plus rehab costs)	Not applicable, go by ARV
Max LOAN TO VALUE on ARV (After Repair Value)	60-70 ARV
Prepayment Penalty (if you pay earlier than the note calls for, will there be a penalty?)	None
Notes	Commerical only lender