

SUPER JUMBO HARD MONEY

Loan Type: Hard Money

Loan Amounts: \$150,000 to \$10,000,000 (higher with exception)

Closing Time: Expedited, in as little as 7-10 days with 2 Current Appraisals, Title Report & Payoffs

Loan To Value: 70% (to 75% with exception)

Terms: 30 year Amortization, Interest Only. Due in 15 or 30 Years depending on program

Property Types: Single family Residence, Owner Occupied, Non Owner Occupied, Golf Course, Land, Development, Commercial, Unique Properties

Loan Type: Purchase, Refinance, Cash out OK

Credit: Not a FICO Score Based Program

Doc Type: Full Doc or Stated Income

Reserves: 2 months Payments, Interest, Taxes & Insurance

First Lien: 70% (to 75% Loan To Value with exception)

Start Rate: 9%-12%

Prepay Penalty: 0 -3 Years depending on program