

# No-doc Investor Loans

## Loans for investors, by investors

	6-Month I/O	5 Yr. Full Am.	10 Due-in-3	15 Due-in-3	30 Due-in-3
Loan Purpose	Flip Only	Flip or Rent	Flip or Rent	Rent Only	Rent Only
Term	6 months	60 months	36 months	36 months	36 months
Amortization	Interest-Only	5 yrs.	10 yrs.	15 yrs.	30 yrs.
Tier 1 Rate, Points*	11%, 3 pts.	18%, 3 pts.	14%, 4 pts.	14%, 4 pts.	14%, 4 pts.
Tier 2 Rate, Points	11%, 5 pts.	18%, 3 pts.	15%, 5 pts.	15 %, 5 pts.	15%, 5 pts.
Tier 3 Rate, Points	15%, 6 points	18%, 3 pts.	18%, 6 pts.	18%, 6 pts.	18%, 6 pts.
Closing Fee	\$995 - \$1995*	\$1000	\$1000	\$1250	\$1250
LTV	Purchase - 65%, Refi - 50%				
Min. Property Value	Purchase - \$35.4K, Refi - \$46K			\$80K	\$80K
Property Condition	C1-C5	C1-C4	C1-C4	C1-C4	C1-C4
Prepayment Penalty	No	No	No	Yes	Yes

\* Interest rates and points based on credit score: Tier 1 - 700 or higher, Tier 2 - 620-699, Tier 3 - 619 or lower. Closing fee on 6-month loan dependant upon loan amount.

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**No Muss, No Fuss Loans** Unlike other lenders, we use our own money and focus on the value of the home, resulting in a fast and easy approval process remarkably free of hoop-jumping. Simply complete an application, provide an appraisal and clear title, and we're ready to roll. As always, our customers never have to worry about stacks of paper work and time-consuming personal verifications, which means:

- No income verification
- No debt-to-income calculations
- Close in as little as two weeks

Your business is real estate investing, not jumping through hoops.  
Time to get back to business.