



rj processing & consulting

PRIVATE INVESTMENT LENDING MATRIX

TRANSACTIONS: Investment Property ONLY- “As-Is”, Fix & Flip, Fix & Hold

INTEREST RATES: 9.99%-10.99%.

LTV: 65.00% - Up to 70% on a case by case basis .

TERM: 12 Months Interest Only.

LOAN AMOUNT: Min. \$100K-Max. \$2MM (may go higher on a case by case basis).

FEES: 2.0% Lender + Underwriting \$595-\$1,250 + Attorney’s Closing Fee \$1,500.

BROKER FEE: Can charge up to 3%.

PREPAY: 3-6 Months Interest Guaranteed (i.e.6 months -Paid off in 4 months= 2 months PP).

PROPERTY TYPE: 1-4 units SFR, Multi family (5+ units). Small Commercial structures allowed –(LTV may vary on commercial).

VESTING: LLC, or C Corp Entities. Existing OR can be formed prior to closing.

GUARANTOR(S): Personally.

APPRAISAL/ VALUATION: May NOT be needed, if able to determine in value In-house. In some cases FULL or Drive-by “As-is” & “Subject to”.

SUBMISSION

Submission Form OR Short Application-Attached. Standard 1003, can also be used.

Itemization of work to be completed- Contractor Bid OR rj Form-attached, If applicable.

Pictures -Front, Back, Sides, Interior OR Appraisal, if available.

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