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SVS DIRECT FLIP / BRIDGE PROGRAM

Bridging the Gap Between
Bank and Private Commercial Financing



Broker Wholesale Rates

Monday, January 1, 2018

Investment SFRs, Condos, Townhomes, 2-4's, 5+ Apartments & Mixed-Use

For a Speedy Quote Send Executive Summary or Business Plan, PFS, Credit, Schedule of RE, Operating Statements, T-12 & Rent Roll to mat@svsfinance.com
15466 Los Gatos Blvd. Suite 212 Los Gatos, California 95032 Office 408.650.4558 Fax: 408.465.5303 www.svsfinance.com

Residential, Small Apartment 5+ & Mixed-Use Fix & Flip Programs

Program Highlights

SFRs; 2-4s, Warrentable/Non Condos, Townhomes; Class A & Class B 5+ Apartments ok

with 5% LTV Reduction; Class C cbc, Mixed Use ok to 50% Commercial sf

2 Years Taxes Required - Not Underwritten for Income

Experienced RE Investors = At least 3 documented real estate investment property sales, completed rehab on

rental properties or equivalent experience in the past 3 Yrs & at least one year in the business of acquiring real estate

for investment purposes or renovating real estate; New to Flipping Clients = Reduced LTVs

Credit Scores: Minimum of 600

Foreign National ok with 5% reductions

Nationwide except: AK, AZ, HI, NV, N/SD, OR, UT, VT

Rates subject to adjustment on poor credit / little experience

3 FLIPS in 3 YEARS = MAXIMUM LEVERAGE

Cost Breakdown Required

NO INTEREST CHARGED ON UN-DISBURSED REHAB FUNDS

PROGRAM	MAX INITIAL LTV PURCHASE PRICE	MAX LTV of As-Is	MAX LTV of ARV	RATE	FEE	LOAN AMOUNTS
SVS DIRECT 90 / 100	Up to 90%	75% - 80%	75%	8.49% 10.99%	.50% to 1.50%	\$250,000 to \$5,000,000 +

SVS DIRECT Wholesale FLIP / RENTAL Submission Form

Date: _____ Loan Originator: _____ LO Email: _____ LO Phone: _____

Borrower Rate & Term Expectations: Loan Amt: \$ _____ Rate: _____ Term: _____ LTV: _____ Originator's Fee (Pts): _____

Project Overview

- Purchase: _____ or Refi: _____ Cashout: \$ _____
- Required Closing Date: _____
- Property Address: _____
- Property Type: ex. SFR, 4-plex: _____
- Property Rented: _____ \$/Mo: \$ _____
- Exit Strategy: ex. Sale or Refi: _____
- Is subject property located within 30 minutes of your home or current/past investments? _____
- Purchase Price: \$ _____
- Renovation Cost: \$ _____
- Repairs Completed / \$: _____
- After Renovation Value (ARV): \$ _____
- Renovations to be completed: _____
- How did you arrive at your Renovation budget: _____
- Have you been inside the property: _____
- Can we obtain interior access: _____
- Well or septic system: _____
- Are you aware of any oil tanks, mold, or current/historical environmental issues: _____
- Have you listed the property for sale: _____

Borrower Info

- Borrower Name: _____
- Home Address: _____
- Own or Rent: _____ 4. Date of Birth: _____ - _____ - _____
- Social Security #: _____
- Middle Credit Score: _____ 7. Self Employed: _____
- Occupation: _____
- Employer Name: _____
- Number of years with employer: _____
- Email Address: _____
- Business Phone: _____
- Total Annual Income: _____
- Checking / Savings Acct.: \$ _____
- Retirement / Brokerage Accts.: \$ _____

Entity Info

- Entity Type: Inc. LLC, LP, Trust: _____ Entity Name: _____
- EIN / TIN #: _____
- Managing Partner / Primary Signer # 1
 - Full Name: _____
 - % Ownership: _____
 - Title: _____

Investment Properties

- No. of Investment Properties Currently Owned: _____
- Current value of Investment Properties Owned: _____
- Existing mortgage(s) on investment properties: _____
- Annual Gross Rental Income: \$ _____
- Annual Expenses (Taxes, Ins, etc): \$ _____
- Annual Mortgage Payments: \$ _____
- Attach SREO w/ _____ No. of Properties w/ Purchase Date, Price, Loan Bal., Mtg Pmts, Taxes, Ins., Rental Income

Borrower Experience

- Total No. prior RE Investments Completed: _____
- No. RE Inv. Properties purchased last 12 months: _____
- No. of Fix/Flip properties sold in the last 24 months: _____
- Liquid cash available to Invest: \$ _____
- No. Investment properties you currently own? _____
- Describe investments experience and in which markets you are active: _____

Tailored Commercial Real Estate Financing & Trust Deeds

www.svsfinance.com svsdirect@svsfinance.com

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