

# Hard Money – Better Rates

## Hard Money – Better Rates Program

*\$75K min Loan -- \$70K min Purchase Price*

Yes, these rates are real. It's great for people with at least one flip sold and gets better the more you do. (Bonus: Two current rentals count as one flip).

If this doesn't fit your needs, **ask about our other loan programs**, including **Transactional Funding**. Flip this over for our Private Money Program.

	Professional	Experienced	Survivor	Newbie
Fix/Flip Sales, Past 2 Years	15+	8-14	3-7	1-2
Maximum Credit	\$10M	\$5M	\$5M	\$1M
<b>Purch + Rehab Financed</b>	<b>Interest Rate</b>			
Up to 75%	8.24%	8.24%	9.20%	10.20%
75% to 80%	8.24%	8.50%	9.75%	11.20%
80% to 85%	8.24%	9.00%	10.20%	11.75%
85% to 90%	8.24%	9.75%	10.75%	NA
<b>Max LTV to ARV</b>	<b>75%</b>	<b>75%</b>	<b>70%</b>	<b>65%</b>

**Just find your column.** Your rate depends on how much of the purchase + rehab you want us to finance.

Credit Adjustments			
FICO	Interest Rate	% Financed	Max LTV
640 - 659	.50%	- 5%	- 5%
600 - 639	1.00%	- 10%	- 10%
Other Adjustments*			
Condo, 2-4 units	.50%	-	-
5-10 units	1.00%	- 5%	- 5%
KY, Ind	.25%	-	-

If anything in this table applies, make those adjustments. These are the most common ones.

**HUGE BONUS:** There is no interest on the draw funds until they are used!

Required Documents
1 Month Bank Statement
Last 2 years tax returns
List of current properties owned
Entity Documentation & Driver's License
Purchase Agreement & Scope of Work

**Complete your application online, and upload your documents:**

**Congrats!** Now all you need is the deal!

Our Fees
Points: 3.5
Minimum Points: \$3,500
Loan Fee: \$995

*The usual disclaimers apply. Qualifications, fees, terms, and rates are subject to change without notice. This flyer is not intended to cover every detail. Information is current as of 9/1/19.*

Call and get your loan started!

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