

# Whom we do it for

## Our Terms and Conditions

### Loan Duration:

- 3 months to 18 months

### LTV:

- 65%

### Funding Range:

- \$50,000 - \$3,000,000

### Rates Range:

- 9.99%-14.99%

### Transaction types:

- Purchase, Refinance and Transfer

### Standard Fees:

- 3% lender's fee
- Minimum fee of \$3,000
- Notary fees of \$2,000 + tax for a refinance and \$2,300 + tax for a purchase.
- Title insurance fee starts at \$350 + tax
- The inspection report fee for purchase starts at \$850 + tax.
- The appraisal report fee for a refinancing starts at \$450 + tax.

### Other details:

- Full loan repayment prior to maturity is subject to a penalty equivalent to two months' payments.
- For full loan repayment during the closed period, the borrower must settle the remaining payments for the entire closed period (e.g. first six months) in addition to the two-month penalty.
- Capital and closing costs are due at the end of the term.
- Renewals (closed or open) are subject to the lender's approval at the time of renewal.

Term Duration	Rates & Details
<ul style="list-style-type: none"> <li>• Closed term: 6, 9, 12 or 18 Months.</li> </ul>	Rates: <ul style="list-style-type: none"> <li>• 1st Rank: 9.99%-11.99% / 2nd Rank: 12%-14.99%</li> </ul> Details: <ul style="list-style-type: none"> <li>• Early reimbursement: all interest is due for the entirety of the term</li> </ul>
<ul style="list-style-type: none"> <li>• Term: 12 Months</li> <li>• Closed: First 3 Months</li> </ul>	<ul style="list-style-type: none"> <li>• 1.25%/Month - minimum 3 months interest due - No prepayment penalty</li> </ul>
<ul style="list-style-type: none"> <li>• Term: 12 Months</li> <li>• Closed: First 6 Months</li> </ul>	Rates <ul style="list-style-type: none"> <li>• 1st Rank: 9.99%-11.99% / 2nd Rank: 12%-14.99%</li> </ul> Early Termination: <ul style="list-style-type: none"> <li>• Reimbursement before 12 months = 2 months of interest penalty</li> <li>• Reimbursement before 6 months: = 2 months penalty above plus the remainder of interest due for the 6 months</li> </ul>
<ul style="list-style-type: none"> <li>• Term: 18 Months</li> <li>• Closed: First 12 Months</li> </ul>	Rates: <ul style="list-style-type: none"> <li>• 1st Rank: 9.99%-11.99% / 2nd Rank: 12%-14.99%</li> </ul> Early Termination <ul style="list-style-type: none"> <li>• Reimbursement before 12 months = 2 months of interest penalty</li> <li>• Reimbursement before 6 months: = 2 months penalty above plus the remainder of interest due for the 6 months</li> </ul>
<ul style="list-style-type: none"> <li>• Final approval letter</li> </ul>	<ul style="list-style-type: none"> <li>• 9.99%-11.50% depending on LTV.</li> <li>• If less than 550 square feet, add a 0.25% surcharge.</li> <li>• \$2,000 to produce the letter, and it is non-refundable.</li> <li>• Add \$500 for every million dollars of property value.</li> </ul>