



CAPITAL FUND
Private Money Funding | Mortgage Consulting

215 Avenida Del Mar, Suite C info@fkcapitalfund.com
San Clemente, CA 92672 www.fkcapitalfund.com

Phone (949) 940-0114
Fax (949) 940-0276

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| | Traditional Private Money | Soft Money Stated Program | Long Term Private Money | High LTV Rehab Loans | Ground Up Construction | Owner Occupied | 2nd Trust Deed Program |
|--------------------------|--------------------------------------|---------------------------|--------------------------|--------------------------------|--------------------------------------|--------------------------------|--------------------------------------|
| Interest Rates: | As low as 8.00% | As low as 7.00% | As low as 8.00% | As low as 11.00% | As low as 8.00% | As low as 7.00% | As low as 12.00% |
| Max LTV: | Up to 70% | Up to 75% | 65% of FMV | 65% of FMV | Up to 75% of Cost | Up to 80% | Up to 75% FMV |
| Appraisal or Inspection: | Appraisal and/or Inspection Required | Appraisal Required | Appraisal Required | Site Inspection Only | Appraisal and/or Inspection Required | Appraisal Required | Appraisal and/or Inspection Required |
| Lien Position: | 1st Only | 1st Only | 1st or 2nd Trust Deeds | 1st Only | 1st Only | 1st Only | 2nd |
| Loan Amount: | \$50,000 and up | \$100,000 and up | \$50,000 - \$1,000,000 | Up to \$1,500,000 | \$500,000 + | Up to \$1,000,000 | Up to \$250,000 |
| Loan Term: | Up to 36 Months | Up to 60 Months | Up to 10 years | 6 - 24 month w/ ext. | 6 - 24 Months | 7 Year Fixed / 30 Year Amort. | 6 - 24 Months |
| Prepay: | CBC | Yes | CBC | None | None | None | CBC |
| Loan Fees: | 0 - 3 Pts | As low as 1 pt | 1 - 2 pts | 4 - 6 pts | 3 - 4 pts | As low as 1.5 pts | 2 - 4 pts |
| Closing Times: | As little as 7 days | 30 - 45 days | As little as 14 days | 14 days from Site Inspection | 21 - 45 days | 14 - 30 days | As little as 7 days |
| Geography: | CA only | See Website | CA only | CA only | Western States | CA only | CA only |
| Property Types: | Residential & Commercial | Commercial | Residential & Commercial | Residential | Residential & Commercial | Residential | Residential & Commercial |
| Notes: | Prefer Residential. | | Prefer Residential | Must Deal Directly With Client | Must Deal Directly With Client | Must Deal Directly With Client | Prefer Southern CA |