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RATE SHEET / MATRIX

	Traditional Private Money			Construction Loans	
	1st Trust Deed	2nd Trust Deed	Land Loans	High LTV Rehab Loans	Construction / Land Loans
Interest Rates:	As low as 9.99% ⁶	As low as 10.99% ⁶	As low as 10.99% ⁶	As low as 9.99% ⁶	As low as 9.99% ⁶
Max LTV/CLTV:	Up to 70% ¹	Up to 70% CLTV ¹	Up to 50% LTV ²	Up to 85% of Cost / 65% of ARV	Up to 75% of Cost / 65% of ARV
Appraisal or Inspection:	Appraisal, BPO and/or Site Inspection Required Case-by-Case				
Loan Purpose:	Business Purpose Only				
Lien Position:	1st	2nd	1st	1st	1st
Loan Amount:	Up to \$3,000,000			Up to \$2,500,000	Up to \$2,500,000
Loan Term:	Up to 36 Months ⁴		12 Months ^{3,4}	12 Months w/ Extensions	12 Months w/ Extensions
Prepay:	Case-by-Case		None	None	None
Loan Fees:	1 - 3 pts	1 - 3 pts	2 - 4 pts	2 - 3 pts	2 - 3 pts
Closing Times:	As little as 3 days with Full Package			2 - 4 Weeks	2 - 4 Weeks
Geography:	California Only				
Property Types:	Residential & Commercial	Residential & Commercial	Residential ⁵	Residential ⁵	Residential ⁵

¹ Compensating Factors Required for LTV's between 65% and 70%. Loan may be structured as a 1st and 2nd Trust Deed.

² Infill lots to 50% LTV. Raw land loans to 25% LTV max.

³ A strategy with the subject property is required.

⁴ Exceptions available to a 120 month term.

⁵ Some limited commercial construction is available.

⁶ Exceptions available for a lower rate for well qualified borrowers.

Final pricing including rates, fees, and maximum LTV/CLTV may vary based on the loan and borrower parameters according to our underwriting guidelines and the risk profile.

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