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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.

(949) 940-0114
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SUBMISSION REQUIREMENTS

This list is not comprehensive. The final requirements necessary will depend on the pertinent details of the specific transaction.

RESIDENTIAL BRIDGE LOANS

1st Trust Deed

For Initial Review/Submission:

[Submission Form](#)
[Application](#)
[Schedule of Real Estate Owned \(if not included on 1003\)](#)
Credit Report (if there is derogatory credit)
Appraisal, Color Photos, or MLS Link
Purchase Agreement (if a purchase)

To Close:

Appraisal/Valuation
2 Months Bank Statements & Voided Check
Copy of Driver's License or Other ID
Insurance
Lease Agreement(s)
Title/Escrow (if a purchase)
Entity Docs (if applicable)

2nd Trust Deed

For Initial Review/Submission:

[Submission Form](#)
[Application](#)
[Schedule of Real Estate Owned \(if not included on 1003\)](#)
Credit Report (if there is derogatory credit)
Appraisal, Color Photos, or MLS Link
Mortgage Statement on 1st

To Close:

Appraisal/Valuation
2 Months Bank Statements & Voided Check
Copy of Driver's License or Other ID
Insurance
Lease Agreement(s)
Promissory Note on 1st
Entity Docs (if applicable)

COMMERCIAL BRIDGE LOANS

1st Trust Deed

For Initial Review/Submission:

[Submission Form](#)
[Application](#)
[Schedule of Real Estate Owned \(if not included on 1003\)](#)
Credit Report (if there is derogatory credit)
Appraisal, Color Photos, or MLS Link
Purchase Agreement (if a purchase)
Previous Year & YTD P&L
Rent Roll (detailed)
Any Environmental Work Available
P&L & Balance Sheet of Borrower's Business (if owner user)

To Close:

Appraisal/Valuation
2 Months Bank Statements & Voided Check
Copy of Driver's License or Other ID
Insurance
Lease Agreement(s)
Title/Escrow (if a purchase)
Entity Docs (if applicable)
Environmental Review (internal)

For Initial Review/Submission:

[Submission Form](#)
[Application](#)
[Schedule of Real Estate Owned \(if not included on 1003\)](#)
Credit Report (if there is derogatory credit)
Appraisal, Color Photos, or MLS Link
Previous Year & YTD P&L
Rent Roll (must be detailed)
Any Environmental Work Available
P&L & Balance Sheet of Borrower's Business (if owner user)
Mortgage Statement on 1st
Promissory Note on 1st

To Close:

Appraisal/Valuation
2 Months Bank Statements & Voided Check
Copy of Driver's License or Other ID
Insurance
Lease Agreement(s)
Final Closing Statement from Original Purchase (refi only)
Entity Docs (if applicable)
Environmental Review (internal)

SUBMISSION REQUIREMENTS

This list is not comprehensive. The final requirements necessary will depend on the pertinent details of the specific transaction.

CONSTRUCTION LOANS

Fix and Flip

Ground Up Construction

For Initial Review/Submission:

[Submission form *](#)
[Application](#)
[Schedule of Real Estate Owned \(if not included on 1003\)](#)
Appraisal, Current Color Photos or MLS Link
Purchase Agreement (purchase only)
PDF Copy of the plans (refi only or if available)
Rough Budget
Itemization of monies spent to date (refi only)
Copies of Permits (if currently available)

To Close:

Appraisal & Feasibility Study (FK to order)
2 Months Bank Statements & Voided Check
Copy of Driver's License or Other ID
Insurance
Finalized Budget
Contract with GC including GC Insurance
Contract with Architect (if plans are
Entity Docs (if applicable)
Copies of Permits (if not already provided)

For Initial Review/Submission:

[Submission form *](#)
[Application](#)
[Schedule of Real Estate Owned \(if not included on 1003\)](#)
Appraisal, Current Color Photos or MLS Link
PDF Copy of the plans & 3D Renderings (if available)
Rough Budget
Itemization of monies spent to date
Sponsor & GC Resume/Bio
Copies of Permits (if currently available)

To Close:

Appraisal & Feasibility Study (FK to order)
2 Months Bank Statements & Voided Check
Copy of Driver's License or Other ID
Insurance
Finalized Budget
Contract with GC including GC Insurance
Contract with Architect
Entity Docs
Full size set of stamped plans delivered to our office
Copies of Permits (if not already provided)

* **Submission Form** for **Fix & Flip** or **Ground Up Construction** loans should include overall strategy, exit strategy, description of current and future improvements, IRR, GC Bio, Sponsor Bio, sources & uses, etc. Be as detailed as possible.

LAND LOANS

1st Trust Deed Only

For Initial Review:

[Submission Form](#)
[Application](#)
[Schedule of Real Estate Owned \(if not included on 1003\)](#)
Credit Report (if there is derogatory credit)
Appraisal, Color Photos, or MLS Link - understanding the slope of the land is vital for accurate initial underwriting.
Purchase Agreement (if a purchase)
Topographical Survey (if available)
Detailed understanding of the entitlement status, how a construction loan would be obtained (if construction financing is the exit, and the specific strategy with the subject property.

To Close:

Appraisal/Valuation
2 Months Bank Statements & Voided Check
Copy of Driver's License or Other ID
Liability Insurance
Title/Escrow (if a purchase)
Entity Docs (if applicable)
Environmental Review (internal)
Entity Docs (if applicable)