

	Traditional Private Money	2nd Trust Deed Program	High LTV Rehab Loans	Private Construction / Land Loans	Owner Occupied Private Money
Interest Rates:	As low as 6.99%	As low as 9.00%	As low as 10%	As low as 9.99%	As low as 6.00%
Max LTV:	Up to 70%	Up to 75% CLTV	65% of ARV	Up to 75% of Cost	Up to 80%
Appraisal or Inspection:	Appraisal and/or Inspection Required	Appraisal and/or Inspection Required	Appraisal and/or Inspection Required	Appraisal and/or Inspection Required	Appraisal Required
Lien Position:	1st Only	2nd	1st Only	1st Only	1st Only
Loan Amount:	\$50,000 and up	Up to \$1,000,000	Up to \$1,500,000	\$500,000 +	Up to \$10,000,000
Loan Term:	Up to 36 Months	6 - 24 Months	6 - 24 month w/ ext.	6 - 24 Months	7 Year Fixed / 30 Year Amort.
Prepay:	CBC	CBC	None	None	None
Loan Fees:	0 - 3 Pts	2 - 4 pts	3 - 4 pts	3 - 4 pts	As low as 1.0 pts
Closing Times:	As little as 7 days	As little as 7 days	14 days from Appraisal / Site Inspection	21 - 45 days	14 - 30 days
Geography:	CA only	CA only	CA only	Western States	CA only
Property Types:	Residential & Commercial	Residential & Commercial	Residential	Residential & Commercial	Residential
Notes:	Brokers Accepted. Will make exceptions up to 120 months. Will consider outside of California for commercial loans > \$2M. Par pricing options available on most options	70-75% CLTV typically require FK to be 1st trust deed lender or other strong compensating factor. Prefer Southern CA. Brokers Accepted.	Prefer Southern CA. 65% of ARV or a Minimum of 15% of Total Cost from Sponsor.	Brokers Accepted for All Loans < \$2M. For Loans > \$2M, FK must Deal Directly With Client. Fees collected and paid to in all cases. Will consider outside of California for loans > \$5M.	Referrals Only.