



Private Money Financing – LOAN PROGRAMS - Colorado

Other programs can be found in our [NATIONWIDE PROGRAMS](#)

HAWAII

Pricing and Terms: Rates vary by the type of Hawaii property and the length of the loan. Rates vary from 12% — 15%. Fees range from 2% — 5%. Loan to value can range up to a maximum of 70%. Loan amounts range from **\$50,000 — \$3,000,000** and vary depending on type of Hawaii property, location and the condition of the property. All of our Hawaiian hard money loans are interest only payments throughout the term of the loan, however there are some cases where the payments are built into the loan.

Flexible prepayment terms on each loan and they vary depending on the length of the loan. First mortgage loans only. All loans can come with an extension clause just in case plans are taken off course. General pricing and guidelines may vary with every deal, so please call to discuss.

Areas Served: loans with real estate as collateral in the following areas in the Hawaiian Islands: Maui, Kauai, Oahu and the Big Island.

Property Types:

Hawaii second homes, rental properties, multi-family properties and residences, resort properties, commercial properties and warehouses, mixed-use properties, gas stations, apartment buildings and complexes, storage facilities, RV parks, industrial properties, restaurants, convenience stores, strip centers, office buildings, retail stores and locations, raw land

COLORADO

Loans on all types of commercial and residential investment real estate. We only fund first position loans on all property types. Colorado hard money loans are generally more expensive than conventional financing due to the increased risk factor to the lender. Affordable, flexible, and out-of-box lending solutions when an institutional or conventional Colorado loan is not an option.

Pricing and Terms: Rates vary by the type of Colorado property and the length of the loan. Rates vary from 11% — 13%. Fees range from 2% — 5%. Loan to value can range up to a maximum of 70%. Loan amounts range from **\$50,000 — \$3,000,000** and vary depending on the type of Colorado property, location, and the condition of the property. All of our Colorado hard money loans are interest only payments throughout the term of the loan, however there are some cases where the payments are built into the loan.

Flexible prepayment terms on each loan and they vary depending on the length of the loan.

First mortgage loans only. All loans can come with an extension clause just in case plans are taken off course. General pricing and guidelines may vary with every deal, so please call to discuss.

Areas Served: Colorado loans with real estate as collateral in the following areas in the Colorado: Front Range, I-70 Corridor, and Mountain Towns.

Property Types: Colorado second homes, rental properties, multi-family properties and residences, resort properties, commercial properties and warehouses, mixed-use properties, gas stations, apartment buildings and complexes, storage facilities, RV parks, industrial properties, restaurants, convenience stores, strip centers, office buildings, retail stores and locations, raw land

Code: [HCLDW238](#)

COLORADO

Property type: Commercial loans on 1 - 4 Family investor properties and small apartment buildings. Larger Commercial loans financed in our Commercial Hard Money Division.

Lien position: First mortgage only.

Standard term: 6 months with monthly extensions up to 12 months.

Advance rate: Up to 100% of the total project costs, subject to 65% of the After-Repaired-Value. Reserve account applies.

Renovation funds: Renovation funds are usually advanced in one to three draws, and wired directly to your account. Rehab portion of the loan typically not to exceed 100% of acquisition cost unless otherwise approved.

Closing costs: Up to \$1200 of closing costs (i.e. title insurance, recording fees, etc.) can be financed as part of the loan proceeds.

Guarantee: Personal guarantee required. **Qualifying documents:** Investor Assessment Form

Loan documentation: (For Each Loan)

Purchase Agreement | Summary of Rehab Work to be Completed | After-Repair-Value Appraisal (Obtained by lender)

Title Policy (Obtained by lender) | Deal Submission Form | Pictures of Rehab Property | Home Inspection

3 months of Bank Statements | 2 years of Tax Returns | 3 Most Recent Paystubs | signed 4506-T

quick funding: Once a borrower has been approved, funding of individual transactions is quick. No need to reapply for subsequent transactions.

Code: [BV638RHB](#)

CONVENTIONAL CONSTRUCTION FINANCING

Conventional Construction Loans (\$2 MM minimum loan amount No Maximum)

Up to 80% LTV (*Completed Value not cost) | Senior Living and Assisted Living facilities | others – Contact us for details

Rehab -Up to 65% ARV (*Completed value not cost) | Sr. and ALF | Multifamily | Hotels and Motels Must be flagged / Full service only | Terms- 12 months to 25 years

- Interest only during construction / Amortization after completion | Geographic Locations / Major metropolitan areas in US only | Loan Type – Structured as first loan | Monthly Draw | * Loan amounts based on pro-forma stabilized value.

Code: [NCPCON13V](#)

NOTE FINANCING

We offer buyers of first mortgage real estate secured Promissory Notes and Deeds of Trust the opportunity to finance their purchase using a bridge loan program. This Note Purchase program assists its borrowers to take advantage of today's opportunities to pick up assets at discounted prices.

Note Purchase Term Summary

- Up to 60% of purchase price of Promissory Note and Trust Deed.
- Location: [Colorado Only](#)
- Loan amount: \$250k-\$4,000,000

- Performing and non-performing Notes considered.

- Stabilized and non-stabilized properties considered.

- Loan term of one to two years with option to extend possible.

- Interest rates between 10% to 11.5% payable interest only.

- Additional funding for property improvements, leasing commissions, and tenant finish possible.

- Loan fees between 2% to 4%

Code: [MTSHM01](#)

HARD MONEY

Privately funded hard money commercial and residential lender. We lend our own funds, service our loans, and make all funding decisions in house. Even in these tough economic times we are able to fund difficult hard money commercial and residential loans that most other lenders would turn down. Below are the details on our hard money commercial & residential lending program.

PROGRAM DETAILS

Borrowers

- Individuals, Corporations, LLC's, Partnerships, Trusts, Estates, etc.
- Non-credit score driven
- No income verification
- Bankruptcy/Foreclosure OK

Properties

- Commercial properties: Mixed Use, Office, retail, light industrial, and others considered
- Residential non owner occupied properties (in GA & CO only)
** No rehab or loans based on ARV (after repair value) **
- Focusing on the following states: GA, CO and IL

Parameters

- Unlimited cash out for any reason
- Borrow against properties listed for sale or currently in default

Portfolio Lender

- Creative approaches to Private Lending
- In-house common sense underwriting
- Quick turn-around without the headaches of traditional lenders

Loan Specifics

- Loan Amounts: Up to \$750k
- Loan to Value: Up to 60% off the current value
- Interest rates: vary depending on transaction
- Loan Term: Flexible amortizations and interest only
- Lien Position: First Only
- Prepay: Flexible
- States: **GA**, CO and IL
- Upfront fees: None

Code: **LCFCR00045**