

## **Private Money Lending Basics**

- 11-12 % interest only monthly payments
- 2.25 – 2.5% fee at closing (with a minimum of \$1,750.00 fee)
- Prime Transfer is preferred title company
- Interest is calculated on the entire loan amount
- Fast turnaround time, we can close as soon as title is ready
- Finance up to 100% of Purchase Price + Closing Costs + Rehab
- Proof of Funds and Funding Letter
- No appraisal, no underwriting or processing fees
- Fast, Timely and Clear Communication
- ACH Payments required
- The loan balloons after 12 months
- Minimum interest is 90 days, this would only come into play if you were planning on flipping a house and not doing work for a small profit.
- We ask for a personal guarantee

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