

## Business Purpose Cash Out

Private  
Money  
-  
Direct  
Lender



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### Business Purpose Cash Out

This loan provides 1 year to 5 year cash out 1<sup>st</sup> and 2<sup>nd</sup> Trust Deeds for a business or investment purpose secured by residential and/or commercial real estate

|  |   |
|--|---|
| <b>Pre-Approved Loan Amounts:</b>      | \$50,000 to \$1,500,000   |
| <b>Interest Rates Starting At:</b>     | 7.99% for 1 <sup>st</sup> TD's and 10.50% on 2 <sup>nd</sup> TD's*0                         |
| <b>Loan Term/Type:</b>                 | 1 – 5 year Balloon/Interest Only Cash Out or Rate and Term Refinance**                      |
| <b>Lender Origination Points:</b>      | 2 (2.0%)  |
| <b>Lender Underwriting Fees:</b>       | \$1,495   |
| <b>Title, Escrow and Closing Fees:</b> | Starting at \$1,100   |
| <b>Max Loan To Value (LTV):</b>        | 65% LTV on 1 <sup>st</sup> 's and 65% CLTV on 2 <sup>nd</sup> 's                            |
| <b>Property Valuation:</b>             | \$150 Broker Price Opinion (BPO) Required   |
| <b>Guaranteed Interest</b>             | 3 months – 6 months   |
| <b>Occupancy</b>                       | Owner and Non-Owner Occupied  |
| <b>Business Purpose</b>                | Funds must be sent to the business checking account   |
| <b>Timeline to Fund:</b>               | Typically 3-7 business days. All loans funded online and quickly through CrowdTrustDeed.com |

\*Borrowers Note Rate depends on the Loan to Value and other factors

\*\*30 – 40 year amortization loan types available

### Why Mortgage Vintage and CrowdTrustDeed?

- Quick Turnaround, 24-48 hour pre-approval, same day Term Sheet
- Easy loan submission, fast underwriting, 3-7 day funding
- Over 250 loans funded totaling more than \$57 Million in total loan amount
- Transparency, compliance, flexibility, fast, professional
- Performance and funding based on committed terms
- Online access to all origination, underwriting, funding and servicing information

*Mortgage Vintage, Inc. is a fast and professional direct lender specializing in originating bridge loans for real estate investors and business purpose borrowers looking to capitalize on market opportunities. CrowdTrustDeed's simple, secure online marketplace platform connects qualified investors to high yielding real estate loans.*

### Contact Us:

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Real Estate Broker - CA Bureau of Real Estate – License #01870605