

GENERAL LOAN PARAMETERS

FINANCING FAQs

- **Loan Minimum:** \$15,000
- **Loan Maximum:** \$1,000,000
- **Loan to Value:** Up to 80% of your Purchase or 65% of ARV, whichever is less
- **Interest Rate:** Starting at 12.99%
- **Loan Origination Fee (Points):** Starting at 2.5%
- **Loan Processing:** \$2,295
- **Valuation Method:** BPO Only; NO Appraisal
- **Pre-Pay:** No prepayment penalties with no late pays (3-month minimum interest period)
- **Insurance:** No Windstorm, Flood, or Builder's policies required. Fire & Theft Insurance ONLY.

WE SAY YES

- Residential, Commercial, Industrial
- Rural Property Financing
- Loans on Mobile, Manufactured, and Modular Homes (no leased land)
- Land Loans (20-30% As-Is LTV)
- Small Loans OK
- Niche Property Types: Self Storage, Cannabis, ALFs, etc...

ABOUT US

We are a family business and have been DIRECT lenders nearly 40 years. We only lend our own family money, so we can make quick decisions and offer quicker closings, within 2 days of title receipt. We are NOT Brokers.

PREQUALIFICATION

To prequalify, the one and only document we would require is borrower's three-score credit report. We do not require any bank statements, tax returns, an "application," etc...No Minimum FICO Score requirement. Please note we do not accept Credit Karma scores or reports. Please follow the link below, and after you are prequalified with us, we can immediately send you a proof of funds letter to submit with any offers you place.

Prequalification Link: <https://www.equitymax.com/prequalify-now/prequalify/>