

Private Money Rates and Products

First Trust Deeds, Purchase or Refinance

Non-owner occupied / Investment / Business Purpose

LTV	Loan amount	Rate
<50%	up to \$1,000,000	7.75%
50-60%	up to \$2,000,000	8.25%
60-65%	up to \$2,000,000	8.50 - 9.50%
65-70%	up to \$2,000,000	10.00 - 12.00%

- We can loan up to \$10,000,000.
- Call for rates on >\$2,000,000.
- Loan terms 12 to 24 months.
- Interest-only payments.
- 3-month prepayment penalty.
- Construction lines and lot loans available; call for program info.

Purchase Money Bridge Loans

Owner-occupied, two cross-collateralized properties.

*Loans available up to **100%** of the purchase price.*

P O S I T I O N

	1 st / 1 st	2 nd / 1 st	3 rd / 1 st
C L T V	<50%	8.99%	9.99%
	50-60%	9.49%	10.49%
	60-65%	9.99%	10.99%
	65-70%	10.49%	11.49%
	>70%	call	

- Loan terms 11 months.
- First position on acquisition property.
- Interest-only payments.
- No prepayment penalty.
- Borrowers must obtain consumer credit counseling.
- Cannot finance closing costs.

RATES

are intended to be guidelines.

Factors that may increase or decrease the rate include multiple derogatories on credit or title; condition or location of collateral; and borrower profile.

THIS IS NOT A COMMITMENT TO LEND.

David Nesoralla
Principal

david@dryden-capital.com

707.665.3697

NMLS ID #313088 CalBRE #01047690

