

Real Estate Loan Product Summary – Requirements & Documents

| | HARD MONEY BRIDGE LOANS (FIX & FLIP OR CASHOUT REFINANCE) | | RENTAL INVESTMENT PROPERTY LOAN | | COMMERCIAL PROPERTY MORTGAGE | | GROUND UP CONSTRUCTION LOAN PROGRAM | |
|-------------------------------------|--|---|---|--|---|---|---|--|
| APPROVAL AMOUNTS (\$) | \$100,000 - \$50,000,000 (Min. Property Value is \$150K) | | \$100,000 - \$50,000,000 (Min. Property Value is \$150K) | | \$100,000 - \$50,000,000 (Min. Property Value is \$150K) | | \$100,000 - \$50,000,000 (Min. Land Value is \$150K) | |
| LOAN-TO-VALUE (LTV) % RANGE | 65% to 80% (Up to 100% Rehab Funds) | <ul style="list-style-type: none"> Credit Above 650 Experienced Investor Low-risk Property | 70% to 80% for Purchase | <ul style="list-style-type: none"> Credit Above 650 Experienced Investor | 70% to 75% | <ul style="list-style-type: none"> Credit Above 660 Income Producing Low-risk Property | 75% to 85% LTC (Up to 100% Rehab) | <ul style="list-style-type: none"> Credit Above 680 Experienced Investor Desirable Market Area |
| | 50% to 65% (Up to 80% of Rehab Funds) | <ul style="list-style-type: none"> Low/No Credit Limited Experience High-risk Property | 60% to 75% For Cashout Refinance | <ul style="list-style-type: none"> Credit Above 650 Experienced Investor | 50% to 70% | <ul style="list-style-type: none"> Credit Below 660 Vacant Property High-risk Property | 55% to 75% LTC (Up to 80% Rehab) | <ul style="list-style-type: none"> Credit Below 680 Limited/No Experience High-risk Market Area |
| TERM LENGTH | 6 to 24 Months (Interest Only) | | 5, 7, 10, 15 and 30 Years | | 5 to 30 Years | | 6 to 24 Months (Interest Only Payments) | |
| INTEREST RATE % RANGE | 7% to 9% | <ul style="list-style-type: none"> Credit Above 640 Experienced Investor | 7% to 9% (5-10 Year Term) | | 7% to 10% | <ul style="list-style-type: none"> Credit Above 660 Income Producing | 8% to 12% | <ul style="list-style-type: none"> Credit Above 680 Significant Experience |
| | 9% to 14% | <ul style="list-style-type: none"> Low/No Credit Limited Experience | 9% to 11% (15-30 Year Term) | | 10%-14% | <ul style="list-style-type: none"> Credit Below 660 Vacant Property | 9% to 14% | <ul style="list-style-type: none"> Credit Below 680 Limited Experience |
| PRE-PAY PENALTY | Varies | | Yes, depends on loan term | | Yes, depends on loan term | | None | |
| FOREIGN NATIONALS | Eligible | | Ineligible | | Eligible | | Case by Case | |
| TIME TO CLOSE | 2 to 4 Weeks | | 3 to 4 Weeks | | 3 to 4 Weeks | | 3 to 6 Weeks | |
| DOCUMENTS REQUIRED FOR PRE-APPROVAL | <ul style="list-style-type: none"> 1003 Real Estate Loan Application 3 Months of Bank Statements Purchase Agreement (if buying) Recent Mortgage Statement (refi) Recent Credit Report Copy of Appraisal (if available) | | <ul style="list-style-type: none"> 1003 Real Estate Loan Application 3 Months of Bank Statements Purchase Agreement (if buying) Recent Mortgage Statement (refi) Recent Credit Report Rent Roll (if applicable) Copy of Appraisal (if available) | | <ul style="list-style-type: none"> Commercial Real Estate Loan Application 3 Months of Bank Statements Purchase Agreement (if buying) Mortgage Statement (if refi) Recent Credit Report Rent Roll (if applicable) Copy of Appraisal (if available) | | <ul style="list-style-type: none"> 1003 Real Estate Loan Application 3 months of Bank Statements Investment History and Experience Schedule of Real Estate Owned Scope of Work and Use of Funds Plans and Permits Purchase Agreement (if applicable) Recent Credit Report | |

Real Estate Loans – Frequently Asked Questions

- 1. Where can I submit a loan scenario?** Via e-mail to deals@gokapital.com
- 2. Where do you offer financing?** In all 50 states, in areas that are not too rural. International financing is not available.
- 3. What type of properties do you finance?** Single-family homes, multifamily, condos, townhouses, offices, industrial/warehouse, mixed-use, retail, and more. We currently do NOT lend on primary residences, and offer UP TO 50% LTVs for vacant land.
- 4. What is the minimum credit score?** It varies depending on the loan program, but we do have no credit check options.
- 5. How quickly can transactions close?** The general range is 2 to 4 weeks, depending on factors such as: receiving required transaction information, underwriting, appraisal, title work, and providing documents needed for final approval/closing.
- 6. Are there closing costs?** Yes, all transactions will have closing costs, which may include: origination & underwriting fees, legal & title fees, property insurance, applicable taxes, etc. These vary for each loan scenario and are disclosed upfront.
- 7. Are you a direct lender?** We are both lenders and brokers, with an extensive network of over 50 private lenders. Our knowledgeable and experienced team will help you close transactions easily with the best terms and rate available.
- 8. Do you work with brokers/referral partners?** Yes, we do. Please contact broker@gokapital.com for more information.