



# Sun Pacific

MORTGAGE & REAL ESTATE

www.sunpacmortgage.com

(707) 523-2099

**"Hard Money Broker Serving California since 1988!"**

## Hard Money Loans

Creative Financing for the 21<sup>st</sup> Century. Buyers and borrowers are looking for an alternative way to buy or refinance. We have been in business since 1988.

Honest, experienced and reliable!

Loan  
Amounts:  
\$100,000 –  
Jumbo\*



Program	Rental Property Loans Jumbo Available (Purchase or Refinance)	Bridge or Temporary Loans Jumbo Available (Purchase or Refinance)	Owner Occupied Home Loans Jumbo Available (Purchase or Refinance)	Small Commercial Loans (Purchase or Refinance)
Term	1 - 5 years – Interest Only	12 months – Interest Only	15 year Hybrid Loan (3 Years Interest Only, then 12 years Amortized - No Balloon)	1 - 5 years – Interest Only
Rate**	8.5% - 12% APR 9.41% - 12.91%**	9% - 12% APR 9.91% - 12.91%**	8.5% - 12% APR 9.41% - 12.91%**	9% - 12% APR 9.91% - 12.91%**
Prepay Penalty	3 – 6 months	3 – 4 months minimum payments	None	3 months – 1 year
Loan To Value	Up to 75% (80% case-by-case basis)	Up to 70% (Higher LTV case-by-case)	Up to 65%	Up to 65%
Points***	2.5 – 5 pts	2.5 – 5 pts	2.5 – 4.25 pts	2.5 – 5 pts
Fees	\$1,490	\$1,490	\$1,490	\$1,490

\* Jumbo is a loan that exceeds \$417,000

\*\* APR is Annual Percentage Rate: It factors in the cost of the loan. All APR's depicted assume a loan amount of \$120,000 and 5 points.

\*\*\* Points for loan programs subject to change. Lower rates on lower loan-to-values, case by case basis.

**Call Forest or Ken (707) 523-2099 - [www.sunpacmortgage.com](http://www.sunpacmortgage.com)**

Forest Tardibuono CA Bur of Real Estate license #01000559 and NMLS #289456

Ken Walker CA Bur of Real Estate license #01858042 and NMLS #1221130