



# Sun Pacific

MORTGAGE & REAL ESTATE

www.sunpacmortgage.com

(707) 523-2099

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

## FAST Hard Money Loans

Creative Financing for the 21<sup>st</sup> Century  
Borrowers are looking for an alternative way to  
Purchase or Refinance  
**Honest \* Experienced \* Reliable**

Loan  
Amounts:  
\$150,000 -  
\$1.5 Million\*



| Program                | Business Purpose Loans<br>Jumbo Available<br>(Purchase – Refinance – 2nd) | Consumer Purpose Loans<br>Jumbo Available<br>(Purchase – Refinance – 2nd)                  | Bridge or Temporary Loans<br>Jumbo Available<br>(Purchase – Refinance – 2nd) | Small Commercial Loans<br>(Purchase – Refinance – 2nd) |
|------------------------|---|--|--|--|
| Term                   | 1 - 5 years – Interest Only   | 15 Year Hybrid Loan<br>(3 Years Interest only and then 12<br>years Amortized – No Balloon) | 12 Months - Interest Only  | 1 - 5 years - Interest Only                            |
| Rates**                | 9% to 12%   | 8.5% - 12%   | 9% - 12%   | 9% - 12%   |
| Prepay<br>Penalty      | 3 – 6 months  | None   | 3 – 4 months minimum<br>payments   | 3 months – 1 year                                      |
| Loan To<br>Value (LTV) | Up to 70%<br>(Higher LTV case by case)                                    | Up to 70%<br>(Higher LTV case by case)   | Up to 70%  | 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  |

\* Larger Loan amounts available on a case by case basis. \*\* Lower rates on lower loans-to-values, case by case basis.

\*\*\* Points for loan programs subject to change without notice.

This Program Guideline is for the express use of Real Estate Professionals Only.

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

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