



Sun Pacific
MORTGAGE & REAL ESTATE
A California Corporation

Guys in the White Hats - Trusted Hard Money Since 1988

FAST HARD MONEY LOANS

Creative Financing for the 21st Century. Buyers and borrowers are looking for an alternative way to buy or refinance.

- Experienced • Reliable • Honest • Fast

Loan Amounts:
\$150K – \$2 Mil+



Program	ALT-A Hard Money Loan Program*	Business Purpose Loan <i>Jumbo Available</i> (Purchase or Refinance)	Bridge or Temporary Loan <i>Jumbo Available</i> (Purchase or Refinance)	Consumer Purpose Loan Home Loans (Purchase or Refinance)	Commercial Loans (Purchase or Refinance)
Term	Consumer Purpose: 11 months or 15 years Business Purpose: 1 – 5 years	1 - 5 years – Interest Only	11 months – Interest Only	15 Year Hybrid Loan (3 years Interest Only and then 12 years amortized.)	1 - 5 years – Interest Only
Rate	6% to 8%	8.5% - 12%	9% - 12%	8.5% - 12%	9% - 12%
Prepay Penalty	Consumer Purpose: NONE Business Purpose: 3 to 6-month minimum payments or prepayment penalty	3 – 6 months	Consumer Purpose: NONE Business Purpose: 3 to 6-month minimum payments or prepayment penalty	None	3 months – 1 year
Loan To Value	65% or less	Up to 70% (Higher LTV case by case!)	Up to 70%	Up to 70%	Up to 70%
Points**	2.5 – 5 pts	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	\$1,490

For Real Estate Professionals Only.

*Alt-A Program is for Borrowers with good credit, 65% LTV or lower, nice property/good location (rural properties on a case by case basis).

**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.SunPacificMortgage.com

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