



**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 21<sup>st</sup> Century. Buyers and Borrowers are looking for an alternative way to buy or refinance.

- Experienced • Reliable • Honest • Fast

Loan Amounts:  
\$150K – \$1.5 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: 12 months or 15 years Business Purpose: 12 months to 5 years	12 months to 5 years – Interest Only	11 months – Interest Only	15 Year Hybrid Loan (3 years Interest Only and then 12 years amortized.)	12 months to 5 years – Interest Only
Rate	7% to 8.5%	9% - 13%	9% - 13%	9% - 13%	10.5% - 13%
Prepay Penalty	Consumer Purpose: NONE Business Purpose: 3 to 12 month minimum payments or prepayment penalty	3 – 12 months	Consumer Purpose: NONE	None	3 months – 1 year
Loan To Value	55% or less	Max 70% (Higher LTV case by case)	Max 70% (Higher LTV case by case)	Max 65% (Higher LTV case by case)	Max 65% (Higher LTV case by case)
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, 55% 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](http://www.SunPacificMortgage.com)**

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