

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	6% to 9%	<ul style="list-style-type: none"> • Credit Above 640 • Experienced Investor 	4% to 6% (5-10 Year Term)		6% to 9%	<ul style="list-style-type: none"> • Credit Above 660 • Income Producing 	5% to 8%	<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 	5% to 7% (15-30 Year Term)		10%-14%	<ul style="list-style-type: none"> • Credit Below 660 • Vacant Property 	8% 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, land, or mobile homes.
- 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 brokers with an extensive network of over 50 private lenders. Our knowledgeable and experienced staff 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.