

Top 5 Reasons to Use Hard Money*

1. Ability to fund quickly
2. Banks are illiquid
3. Flexible loan programs
4. Short term bridge loans
5. Conventional loan was denied



Why Point Center?

- No broker approvals required
- 48-hour preliminary approvals
- Over 30 years experience
- In-house underwriting, processing, funding, and servicing

CONTACT BROKER RELATIONS TO DISCUSS YOUR LOAN SCENARIO

1-800-670-6260

br@pointcenter.com

www.pointcenter.com

SEND LOAN PACKAGES TO:
Point Center Financial (Attn: Broker Relations)
7 Argonaut
Aliso Viejo, CA 92656

LENDING IN CALIFORNIA ONLY

Commercial Real Estate / Private Money Direct Lender WHOLESALE LOAN PROGRAMS

FIRST QUARTER RATES / EFFECTIVE 01.04.2010

COMMERCIAL INCOME PRODUCING

TERM	RATE	POINTS
1 YEAR	11.50%	3
2 YEAR	11.50%	4
3 YEAR	11.50%	5

MAX LTV: 60%
Office | Retail | Industrial
Warehouse | Mixed Use

APARTMENTS / MULTI FAMILY ALL BUILDING TYPES (2+ UNITS)

TERM	RATE	POINTS
1 YEAR	11.50%	3
2 YEAR	11.50%	4
3 YEAR	11.50%	5

MAX LTV: 60%

CONSTRUCTION COMMERCIAL / INDUSTRIAL / RESIDENTIAL

TERM	RATE	POINTS
1 YEAR	12.50%	3
2 YEAR	12.50%	4
3 YEAR	12.50%	5

MAX LTV: 60%
MAX LTC: 75%

SFR/CONDO (NON-OWNER OCCUPIED)

TERM	RATE	POINTS
1 YEAR	11.50%	3
2 YEAR	11.50%	4
3 YEAR	11.50%	5

MAX LTV: 60%

PRE-SUBMISSION GUIDELINES

- Specializing in California only
- Loans from \$50,000 to \$2 Million
- Most metropolitan or suburban areas
- Commercial or residential zoning only
- Borrower to have a minimum of 25% cash investment in the property
- Subordinate seller financing acceptable
- No high leveraged financing or stated income programs available

This information is intended for use by the lending industry only and is not to be distributed to the public. Rates and programs are subject to change without notice.