

Your California Private Money Source
BROKER LOAN PROGRAMS

THIRD QUARTER RATES / EFFECTIVE 07.02.2010

Top 5 Reasons to Use Hard Money

1. Quick funding
2. Scarce bank liquidity
3. Short term bridge loans
4. Conventional loan denied
5. Advantageous loan programs

Why Point Center? *

- No broker approvals required
- Broker fee protection
- No upfront retainer fees
- 48-hour preliminary approvals
- Flexible income qualifying ratios
- Make sense credit review
- Interest only payments

CONTACT BROKER RELATIONS

 **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

COMMERCIAL
INCOME PRODUCING

TERM	RATE	POINTS
1 YEAR	11.50%	3
2 YEAR	11.50%	3.5
3 YEAR	11.50%	4

MAX LTV: 60%

Office | Retail | Industrial | Warehouse | Mixed Use

APARTMENTS / MULTI FAMILY
ALL BUILDING TYPES (5+ UNITS)

TERM	RATE	POINTS
1 YEAR	11.50%	3
2 YEAR	11.50%	3.5
3 YEAR	11.50%	4

MAX LTV: 60%

CONSTRUCTION
COMMERCIAL / INDUSTRIAL / RESIDENTIAL

TERM	RATE	POINTS
1 YEAR	12.00%	3
2 YEAR	12.00%	3.5
3 YEAR	12.00%	4

MAX LTV: 60%
MAX LTC: 75%

SFR/CONDO

NON-OWNER OCCUPIED (1-4 UNITS)

TERM	RATE	POINTS
1 YEAR	10.50%	2
2 YEAR	10.50%	3
3 YEAR	10.50%	3.5

MAX LTV: 60%

PRE-SUBMISSION GUIDELINES

- California properties only
- Loans from \$50,000 to \$2 Million
- First trust deeds only
- Most metropolitan or suburban areas
- Subordinate seller financing considered
- No high leveraged financing or stated income programs available
- No land loans

This information is intended for use by licensed lending professionals only and is not to be distributed to the public. This is not to be construed as an offer to lend. Rates and programs are subject to change without notice. Real Estate Broker - CA. Dept. of Real Estate #00745721.

* For qualifying loans within Point Center's initial guidelines