

Private Lending Group Real Estate Investor Programs

Investor Gold

680 Minimum FICO
10-11% Interest Rate & 2-4 Points
Borrower proves 6 months reserves
75% LTV of Purchase Price & Repairs

Borrower can prove Rehab Experience*
Minimum loan amount \$100,000
Minimum after Value \$130,000
Cash out allowed - 45% debt ratio

Investor Silver

640 Minimum FICO
12-14% Interest Rate & 3-5 Points
Borrower has 3 months reserves
70% LTV of Purchase Price & Repairs

Minimum loan amount \$60,000
Borrower has proof of Rehab History
Minimum after Value \$100,000
Cash out allowed 50% debt ratio

Investor Bronze

580 Minimum FICO
14-16% Interest Rate & 5-6 Points
65% LTV of Purchase Price & Repairs
NO Debt Ratio Requirement

Borrower has 35% cash invested
BK and Short Sale OK
Minimum after Value \$90,000
Minimum loan amount \$35,000

Terms & Requirements

Property Types: 1-4 Units
Loan Term: 12-24 months interest only
Income: W2 or 12 mo. bank statements
Rehab Funds Escrow Required

States: IL, IN, OH, PA, NJ, TX, CO, FL
Joint Venture Opportunities Available
We will do Cross Collateralized Loans
We Fund free n clear Properties

Pricing adjustments: for FICO Scores
under 580, D/R exceptions, and
other property types: multi-unit,
commercial, mixed use, land

Minimum Fee \$4,000
\$695 Doc Prep Fee
\$300 Inspection Fee

*Experience Proved by HUD1's in last 24 months www.PrivateLendingGroups.com

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Effective 10-03-16