

No-Doc Investor Loans

Loans for investors, by investors

	12-Month I/O	10 Due-in-3	30 Due-in-3
Loan Purpose	Flip Only	Flip or Rent	Rent Only
Term	12 months	36 months	36 months
Amortization	Interest-Only	10 yrs.	30 yrs.
Tier 1 Rate, Points*	11.99%, 4 pts.	12.99%, 5 pts.	11.99%, 5 pts.
Tier 2 Rate, Points*	12.99%, 5 pts.	13.99%, 6 pts.	12.99%, 6 pts.
Tier 1 Max LTV†	Purchase - 75%, Refi - Up to 70% with C1-C3 property condition		
Tier 2 Max LTV†	Purchase - 75%, Refi - Up to 65% with C1-C5 property condition		
Closing Fee‡	\$995		
Min. Purchase Price	\$37K	\$33.3K	\$80K
Min. Refi Property Value	\$45.5K		\$80K
Property Condition	C1-C5	C1-C4	
Prepayment Penalty	No		Yes

* Rates and points based on credit score (Tier 1: 700+, Tier 2: 630-699), †LTV Increases: .5% added to rate at 55.1%, 60.1% and 65.01% LTV to Tier 3 max.

‡Exit fee (pts. or \$2,000, whichever is greater) can be waived on the 12-month I/O with min. property amt. of \$100K, min. loan amt. of \$60K and a property condition of C1-C4.

Mather P. Leeds
Benjamin Alexander LLC
P.O. Box 771
Berryville, VA 22611
540-336-1900
877-416-0405 Fax
mleeds@Benjamin-Alexander.com
www.Benjamin-Alexander.com

BENJAMIN
ALEXANDER LLC

No Muss, No Fuss Loans

Unlike other lenders, we use our own money and focus on the value of the home, resulting in a fast and easy approval process remarkably free of hoop-jumping. Simply complete an application, get an appraisal and clear title, and we're ready to roll. As always, our no-doc loans don't require stacks of paperwork and time-consuming personal verifications, which means:

- No income verification
- No debt-to-income calculations
- Close in weeks, not months

Your business is real estate investing, not jumping through hoops.
Time to get back to business.