



# HARD MONEY LENDING

Direct with CIVIC Home Loans

**800 859 1742**

[www.civichomeloans.com](http://www.civichomeloans.com)

LTV	RATE
< 50%	9.00%
50-75%	9 - 11%

UP FRONT POINTS	
1-2 YR LOAN	2 - 4.00%
4+ YR LOAN	2 - 3.00%

RATE ADJUSTMENTS	
FINANCE POINTS	0.50%
FICO < 580	2.00%
FICO 580-620	1.50%
FICO 620-660	0.50%

## *Product Overview*

- We internally appraise and fund our own loans
- SFR residential properties, 2-4 units, and 5+ multi family
- Loan amounts from \$100K up to \$3MM
- LTV's up to 70%-75%
- Interest only payments
- Fast closings under 10 days
- Ability to finance upfront points
- No minimum FICO requirement
- Foreign nationals with proof of U.S. seasoned funds

## *Program Guidelines*

- Non owner occupied, no 2nd homes allowed
- No current foreclosure or bankruptcy
- Borrowers with prior short sale are acceptable with explanation
- No income docs required, proof of employment for self-employed
- Borrower to have 6 months PITI for post-closing reserves



Equal Opportunity Lender.



## CIVIC Home Loans

2015 MANHATTAN BEACH BLVD SUITE 101  
REDONDO BEACH, CA 90278

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ALL TERMS ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE.