



HARD MONEY LOAN



Bridge



Fix & Flip



New Construction



Rental



Land



Commercial

QUICK AND RELIABLE LOANS FOR
REAL ESTATE INVESTORS



786-414-8189



info@fwcgrp.com

Bridge Loan

BASIC LOAN CRITERIA

- Max Loan Amount: \$5,000,000.
- Max LTV: 70%.
- Rates starting at: 9.99%.
- Term: 1-3 years.
- No Prepayment Penalty.
- Loan Type: Interest Only payments. Balloon at maturity.

PROPERTY TYPES

- Condominiums.
- Single-Family residences.
- 2 to 4 units.
- Townhouses.
- Condo - Hotels.
- Multifamily.
- Other property type case by case.

ADVANTAGES

- Competitive rates.
- On average 24-48 hours for approval and 7-12 days to close.
- New and experienced investors are welcome.
- Domestic and Foreign National accepted.
- No fees if Loan is paid before maturity.

REQUIRED DOCUMENTS

- Signed Credit Application.
- Last Bank Statement.
- Copy of Passport or Valid ID.
- Corporate Documents (if applicable).
- Purchase Agreement (if applicable).

Construction Loan

BASIC LOAN CRITERIA

- Max Loan Amount: \$5,000,000.
- Max LTC: 85%.
- Rates starting at: 10.5%.
- Term: 1-2 years.
- No Prepayment Penalty.
- Loan Type: Interest Only Payments. Balloon at maturity.

PROPERTY TYPES

- Single-Family residences.
- 2 to 4 units.
- Townhouses.
- Multifamily.

ADVANTAGES

- Competitive rates.
- On average 24-48 hours for approval and 15-21 days to close.
- Experienced and new investors are welcome.
- Domestic and Foreign National accepted.
- No fees if Loan is paid before maturity.

REQUIRED DOCUMENTS

- Last 2 Bank Statements
- Schedule of Values
- Builder's risk Insurance
- Flood Insurance (if applicable)
- General liability insurance
- Credit Application
- Evidence of Initial Deposit
- Borrower's Identification
- Investors Track Record with proof of ownership (minimum 3)
- Permits
- Approved Plans
- Budget/ Scope of Work
- Borrower's Legal Status
- Term Sheet / LOI
- Contract between GC and contractor
- Entity Docs (Articles, Operating Agreement/By-Laws, EIN, COGS)
- Contractor Verification:
- Contractor's License from DBPR
- Contractor's driver's license
- Contractor commercial general liability insurance
- Contractor workers comp insurance
- Contractor W9

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Fix & Flip Loan

BASIC LOAN CRITERIA

- Max Loan Amount: \$5,000,000
- Max LTC: 85%.
- Rates starting at: 9.99%.
- Term: 1-3 years.
- No Prepayment Penalty.
- Loan Type: Interest Only (Non-Dutch) payments. Balloon at maturity.

PROPERTY TYPES

- Single-Family residences.
- 2 to 4 units.
- Townhouses.
- Multifamily.

ADVANTAGES

- Competitive rates.
- On average 24-48 hours for approval and 10-21 days to close.
- Experienced and new investors are welcome.
- Domestic and Foreign National accepted.
- No fees if Loan is paid before maturity.

REQUIRED DOCUMENTS

- Signed Credit Application.
- Last Bank Statement.
- Copy of Passport or Valid ID.
- Corporate Documents (if applicable)
- Purchase Agreement.
- Scope of Work/Budget.
- Borrower's track record.
- Entity docs.
- Plans (if applicable).



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Rental Loan

BASIC LOAN CRITERIA

- Max Loan Amount: \$2,000,000.
- Max LTV: 80%.
- Rates starting at: 8.5%.
- Term: Up to 30 years.
- No Prepayment Penalty available.
- Min DSCR of 0.8X and ARM (5/1 and 7/1)
- Option for Short Term Rentals Available.

PROPERTY TYPES

- Condominiums.
- Single-Family residences.
- 2 to 4 units.
- Townhouses.

ADVANTAGES

- Competitive rates.
- On average 24-48 hours for approval and 21-28 days to close.
- New and experienced investors are welcome.
- Domestic and Foreign National accepted.

REQUIRED DOCUMENTS

- Signed Credit Application.
- Last three (3) Bank Statement.
- Copy of Passport or Valid ID.
- Corporate Documents (if applicable).
- Lease Agreement.
- Purchase Agreement.
- Property Expenses.



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