



SVS
FINANCE

Mat Piro
President
408.981.5051
mat@svsfinance.com



Retail Rates

CONSOLIDATED

Flip, Renovation & Ground Up

Tuesday, January 17, 2017

Bridging the Gap Between
Bank and Private Commercial Financing



For a Speedy Quote Send Executive Summary or Business Plan, PFS, Credit, Schedule of RE, Proforma to mat@svsfinance.com
15466 Los Gatos Blvd. Suite 212 Los Gatos, California 95032 Office 408.650.4558 Fax: 408.465.5303 www.svsfinance.com

The G-FORCE OVERHAUL Residential Fix & Flip Programs

Program Highlights

Loan Amounts from \$500,000 to \$15,000,000+

SFRs; 1-4s Condos & TH cbc

Stated Income

Experienced RE Investors/Flippers ONLY

Credit Scores: Call-Higher Scores=Higher LTVs/Lower Rates

Req. POF to Close + 3 Mos Reserves

*Soaring above
the competition!*

*100% of
Rehab Costs*



Loans under \$1MM may qualify for BPO rather than Appraisal
1st Time Clients Close in 10 to 14 Days; Repeat Clients = 5 to 7 day Close

Rates subject to adjustment on poor credit / little experience

Transaction History Schedule Required

Cost Breakdown Required

Draw Schedules vary - call for details

PROGRAM	MAX INITIAL LTV of PURCHASE PRICE	MAX LTV of As-Is	MAX LTV of ARV	RATE	FEE	MAX LOAN AMOUNT	HIGHLIGHTS
G-FORCE 90 / 100	Up to 90%	75% - 80%	75%	6.99% to 14.00%	4.00%	\$3,000,000 +	CA, CO, GA, TN, TX, WA, WV, VA, FL, IL, OH, MI, MO, PA, SC
Notes: Borrowers Flip Experience drives rates/LTVs: Tell Us # of homes purchased in Last 6 Mo, Last Yr, Ever; More SFR Purch/Flip Past Purchases = Higher LTVs & Lower Rates							
G-FORCE 80 / 100	Up to 80%	75%	100%	8.99% to 12.99%	4.50%	\$5,000,000 +	CA, CO, GA, TN, TX, WA, WV, VA, FL, IL, OH, MI, MO, PA, SC
Notes: Borrowers Flip Experience drives rates/LTVs: Tell Us # of homes purchased in Last 6 Mo, Last Yr, Ever; More SFR Purch/Flip Past Purchases = Higher LTVs & Lower Rates							
G-FORCE 80 All-In	Up to 80% of Total Costs Purch, Rehab, Closings, 6Mo Pmts	N/A	or 70%	10.99% to 12.99%	5.00%	\$2,500,000 +	CA, GA, TX, PA, CT, VA, FL, IL, DE, MD, DC, PA, SC, NC
Notes: Borrowers Flip Experience drives rates/LTVs: Tell Us # of homes purchased in Last 6 Mo, Last Yr, Ever; More SFR Purch/Flip Past Purchases = Higher LTVs & Lower Rates							
G-FORCE 75 / 75	Up to 80%	75%	100%	8.99% to 12.99%	5.00%	\$20,000,000 +	CA to \$20MM+; CO, FL, GA, HI, ID, OR, TX, WA \$3MM+
Notes: Borrowers Flip Experience drives rates/LTVs: Tell Us # of homes purchased in Last 6 Mo, Last Yr, Ever; More SFR Purch/Flip Past Purchases = Higher LTVs & Lower Rates							

The CHECKERED FLAG Ground Up Construction

Program Highlights

Loan Amounts from \$500,000 to \$25,000,000+

Experienced RE Developers/Contractors ONLY

2 Years Taxes Personal and Business

Req. POF to Close + 10% Global Liquidity Reserves

Executive Summary, Use of Funds, Cash Invested to Date



*When SPEED
Counts!!*

Eligible properties: MultiFamily, Retail, Office, Industrial, SFRs
Rates subject to adjustment on poor Credit, Experience, Bal Sheet

Cost Breakdown, construction drawings; Contractors Bids, Bios

Large Scale Multi Property Projects Welcome, Hospitality cbc

Proforma Operating Statements Required; Market Study, if available

PROGRAM	LOAN TO COST	INDEX LIBOR	INDEX PRIME	MARGIN	RATE	FEE	HIGHLIGHTS
CHECKERED - ELETE	75%	N/A	2.750%	1.25% to 2.50%	5.00%	2.25% to 2.75%	Nationwide
Notes: Borrowers Ground Up Experience / Bio, Skin in Game, Post Closing Liquidity drives rates/LTCs = Higher LTCs & Lower Rates							
CHECKERED-VINTAGE	75%	0.770%	N/A	5.00% to 8.50% +	6.00%+	3.00% to 3.50%	Nationwide, NON-RECOURSE \$12MM - \$45MM MultiFam & Comm
Notes: Borrowers Ground Up Experience / Bio, Skin in Game, Post Closing Liquidity drives rates/LTCs = Higher LTCs & Lower Rates							
CHECKERED-OUTLAW	75%	N/A	N/A	N/A	6.99% to 14.99%	4.00% to 5.50%	Nationwide
Notes: Borrowers Ground Up Experience / Bio, Skin in Game, Post Closing Liquidity drives rates/LTCs = Higher LTCs & Lower Rates							

The CORKSCREW REPERFORMER Acqution & Renovation NON-RECOURSE

Program Highlights

Loan Amounts from \$10,000,000 to \$45,000,000+

Multi-Family Apartments 5+ Units, Office, Retail, Industrial

2 Years Taxes Personal and Business

2 Years Operating Statements + Trailing 12, Rent Roll

Minimum 680 Credit Score

*Up To 80%
of PURCHASE!*

*100%
RENOVATION
COSTS*

.50 Investor Exit Fee

Loans <\$10MM & >\$45MM cbc

Eligible properties: All MultiFamily - 4 Food Groups Commercial

Rates subject to adjustment on poor Credit / Property Condition

Borrower must have Development Experience: Resume/Bio

Index: 1 Month LIBOR

PROGRAM	65% - 80% LTV of PURCHASE	RENOVATION COSTS	1 MONTH LIBOR	MARGIN	PREPAY	FEE	AMORT
REPOSITION	5.00%	100.000%	0.770%	400	Guaranteed Interest	2.25%	3 YR I/O

Tailored Commercial Real Estate Financing & Trust Deeds

www.svsfinance.com info@svsfinance.com

Direct: 408.650.4558 • Fax: 408.465.5303

Pray for Our Nation, Our
Troops & Peace in this
World

Loans offered under the California Department of Real Estate 00590809 • ©2016 All Rights Reserved Rev. 11/1/2016
Rates and terms subject to change without notice. This document is for real estate professionals only and is not intended for general public use. This is not a commitment to lend. Additional Terms and conditions applied.

Pray for Our Nation, Our
Troops & Peace in this
World