



Sun Pacific
MORTGAGE & REAL ESTATE
A California Corporation

Direct Private Money Lenders Since 1988! - The Guys in the White Hats

FAST Private Money Loans

Creative Financing for the 21st Century.
Many loans funded and recorded in under 1 week!
Experienced • Reliable • Honest • Fast

Private Money Programs

Loan Amounts: up to \$3million +

	ALT-A Private Money Program*	Business Purpose Loans Investment Property / Commercial Property (Purchase & Refinance)	Owner Occupied Bridge / Temporary / Long Term Consumer Purpose Loans (Purchase & Refinance)	Investment Property Consumer Loans (Refinance)
TERM	<ul style="list-style-type: none"> Consumer Purpose: 11 months or 15 years Business Purpose: 12 months to 3 years 	1 to 3 years Interest Only (longer case by case)	11 months - Interest Only or 15 Year Hybrid Loan (3 years Interest Only and then 12 years amortized)	61 months Interest Only
RATE	6% - 8.5%	6% - 13%	6% - 12%	6% - 12%
PREPAY PENALTY	<ul style="list-style-type: none"> Consumer Purpose: None Business Purpose: 3 to 12 months minimum payments or prepayment penalty 	3 - 12 months	NONE	3 - 12 months
LTV	60% or less	up to 70% (Higher LTV case by case)	65% - 70% (Higher LTV case by case)	up to 70% (Higher LTV case by case)
POINTS** & FEES	3 - 5 pts Plus \$2490 (Processing, Doc prep, & Underwriting)	3 - 5 pts Plus \$2490 (Processing, Doc prep, & Underwriting)	3 - 5 pts Plus \$2490 (Processing, Doc prep, & Underwriting)	3 - 5 pts Plus \$2490 (Processing, Doc prep, & Underwriting)

For Real Estate Professionals Only.

*Alt-A Program is for Strong Borrowers, 60% LTV or lower, nice property/good location.
**Points for loan programs subject to change. Lower rates on lower loan-to-values, case by case basis.

Call Us at (707) 523-2099  **www.SunPacificMortgage.com**

CA DRE license #10464899 and NMLS #360993