



FINLEY CAPITAL



# LOAN STRUCTURE

Finley Capital LLC specializes in short-term fix and flip loans of up to 6 months for new and experienced operators. We lend only to limited liability company (LLC) entities.

## MISSION

To provide funding solutions for real estate investors.

## LOAN AMOUNT DETERMINATION

PURCHASE PRICE	<i>up to 90%</i>
REPAIR BUDGET	<i>up to 100%</i>
LOAN TO VALUE	<i>up to 65% of after repair value</i>
LOAN AMOUNT	<i>\$50,000 - \$500,000</i>

NOTE: Funds allocated to repairs are held back in escrow by Finley Capital LLC and reimbursed to the borrower in three equal draws after proof of repairs and paid receipts have been submitted and reviewed.

## FEE STRUCTURE

INTEREST RATE	<i>12% interest only (6mos prepaid)</i>
ORIGINATION FEE	<i>3% of loan amount</i>
PROCESSING FEE	<i>\$700</i>
DRAW FEES	<i>\$100 x 3 draws</i>

NOTE: Loan interest payments are collected up front for the loan term, but any overpaid loan interest is prorated back to the borrower at the time of loan repayment if applicable.

## OTHER COSTS

BUILDER'S RISK & LIABILITY INSURANCE  
LENDER'S TITLE INSURANCE  
SETTLEMENT FEES

NOTE: We require insurance to be prepaid at closing and Finley Capital LLC must be named as an additional insured lender.

## BENEFITS

### SIMPLE

✓ Our loan application process is straightforward and streamlined.

### FAST

✓ Our underwriting is fast so you can get your deal funded quickly.

### RELIABLE

✓ When you receive our loan commitment you can rest assured that your loan will be funded.

DISCLAIMER: This document is not a loan offer. Terms and conditions listed above are only an example of a typical loan structure from Finley Capital LLC. Every loan application is subject to underwriting, and loan terms are structured on a case by case basis based on risk analysis and other factors.

Logan Richetti | [logan@finleycapital.us](mailto:logan@finleycapital.us) | (904) 294-7883 | 6024 Eastman Ave., Midland, MI 48640