



PRECISION CAPITAL

YOUR PRIVATE MONEY SOURCE

# *LOAN PROGRAM GUIDE*

# REFERRING VS BROKERING

## REFERRAL FEES

### PRECISION CAPITAL:

1. 4% Origination -or- 3% for loan amount > \$500K (Minimum Origination is \$3,000)
2. \$895 Admin single loan/\$1195 Admin combo loans
3. \$95 base Tax Servicing Rate Residential/\$180 base rate Commercial
4. Valuations – Exterior BPO \$150, Interior/Exterior \$250, Appraisal determined by appraiser

### REFERRAL SOURCE:

1. Referral fee decided by referral source and paid through closing

## REFERRAL PROCESS

### REFERRAL SOURCE:

1. Complete the referral form
2. \*Provide Precision Capital with the borrower contact information
3. Get paid at closing!

### PRECISION CAPITAL:

1. Everything! From Origination to Funding and Servicing!

\*Referral source does not engage in ANY origination activity. Precision Capital is the borrower's contact from Origination through Funding and Servicing. See broker process for originating and maintaining contact with the borrower.

## BROKER FEES

### PRECISION CAPITAL:

1. 4% Origination (2% to Precision Capital/2% to broker) -or- 3% for loan amount > \$500K (2% to Precision Capital/1% to broker) (Minimum Origination is \$3,000)
2. \$895 Admin single loan/\$1195 Admin combo loans
3. \$95 base Tax Servicing Rate Residential/\$180 base rate Commercial
4. Valuations – Determined by broker's valuation providers

### BROKER:

1. 2% from total Origination above (1% for loans > \$500K)
2. Broker disclosed fees for credit, processing, etc.

## BROKER PROCESS

### BROKER:

1. Make sure you're a registered/approved broker with Precision
2. Originate
3. Disclose
4. Process (order credit, title & escrow, insurance binder, valuations)
5. Submit completely processed package to Precision Capital
6. Communicate with your Precision Capital Coordinator throughout the loan process
7. \*Communicate with the borrower from origination to funding
8. Get paid at closing!

### PRECISION CAPITAL:


1. Underwrite and pull flood certificate
2. Communicate with broker from origination to funding
3. Fund
4. Service –\* Servicing will contact the borrower to welcome them to Precision Capital as their loan Servicer

\*Precision Capital is the lender and servicer ONLY in brokered loans and will not be in contact with the borrower until after the loan is closed.



PRECISION CAPITAL

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[WWW.PRECISIONCAPITAL.NET](http://WWW.PRECISIONCAPITAL.NET)


# WE DO *{ISH}*

and we do it well.

ISH  
/ěsh/

noun

1. a formal and concise statement meaning “kind of,” “sort of,” “nearly,” “close to,” “sometimes,” “or so”
2. used to show that something is almost, but not completely, exact; roughly, approximately



When you review our guidelines, remember *{ish}*  
We are real, local humans making common-sense decisions  
not computers

# PROGRAM OVERVIEWS

## RESIDENTIAL INVESTMENT LOANS

- Rates starting at 11.99%
- No pre-payment penalty
- Interest-only payments
- Second mortgage available with this product!
- Purchase or Refinance - Cash-out OK
- Bruised credit OK
- Short sales/bankruptcy OK
- Great for Multi-Family Housing, Single Family Rental, Tiny Homes, & more!

## CONSTRUCTION (LINE OF CREDIT)

- Up to 70% Loan to Value of building/land value, regardless of purchase price
- 70% of as-is value disbursed at closing
- Spec or pre-sold homes
- Loans to builders or direct to homebuyer
- Credit Lines that let you pay only for funds you use!
- Interest-only payments
- Total loan amount after improved value
- Easy draw process
- No pre-payment penalty
- Fixed rates
- Payment reserve available

## REHAB LOAN (LINE OF CREDIT)

- Up to 70% Loan to Value regardless of purchase price
- Credit Lines that let you pay only for funds you use!
- Interest-only payments
- Total loan amount after improved value
- Easy draw process
- No pre-payment penalty
- Fixed rates
- Payment reserve available
- Great for major remodels

## FLIP & SHORT TERM LOANS

- Appraisals rarely required
- Interest-only payments
- No pre-payment penalty
- Second mortgage available with this product!
- Fixed rates
- First time flippers considered
- Damaged and poor condition properties welcome!

## REVOLVING LINE OF CREDIT

- Enjoy the flexibility of instant funds
- Interest-only payments
- Unlimited draws
- Less than ideal credit
- Use equity from your current residential or commercial property
- Renew annually with good pay history!
- Secured by property up to 70% LTV, up to \$100,000

## COMMERCIAL LOANS

- Oregon & dozens of other states
- Interest-only payments
- Flexible terms
- Fix-ups welcome
- Fast common sense approvals
- \$100,000 - \$10,000,000
- Quick close!

# PROPERTIES WE FINANCE

- Condos
- Manufactured homes on land
- Bare land
- Infrastructure
- Investment properties - with no limit on number financed!
- Duplexes, tri-plexes and four-plexes
- Apartment buildings
- Commercial buildings
- Bed and Breakfasts
- Mixed-use buildings
- Adult foster care homes
- New construction
- Flips
- Agriculture / Farms
- Gas Stations
- Restaurants
- Hotels & Motels
- Tiny Homes
- Many others...

## FEATURES

- Rates starting at 11.99%
- No pre-payment penalty
- Interest-only payments
- Second mortgage available with this product!
- Purchase or Refinance - Cash-out OK
- Bruised credit OK
- Short sales/bankruptcy OK
- Great for Multi-Family Housing, Single Family Rental, Tiny Homes, & more!

## FEES

- Single Loan: \$895 Admin
- Combo Loan: \$1195 Admin
- 4% Origination - 2% to PC / 2% to Broker\*

\*If borrower qualifies for a 3% origination fee, due to loan amount of over \$500,000 or a qualified repeat-borrower, the broker origination fee is reduced to 1%.

**CALL US  
AND EXPERIENCE {ISH}  
FOR YOUR BORROWERS**

**541.485.2223**

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# RESIDENTIAL INVESTMENT LOANS

PURCHASE & HOLD | FIX & FLIPS | SINGLE OR MULTI-FAMILY

## GUIDES {ish}

SCORES	MINIMUM 500 • 620 FOR CLTV>70 • 680 FOR CLTV>80
LTV/CLTV	70% / 90%
PC 2 <sup>ND</sup> AVAILABLE	YES
APPRAISAL REQUIRED	ONLY FOR LOAN AMOUNTS THE LARGER OF \$500,000 OR 150% OF COUNTY MEDIAN SALES PRICE
DTI	55% (EXCEPTIONS AVAILABLE)

## RATES

### FIRST MORTGAGE RATES

#### Base Rate

**11.99%**

#### ADJUSTMENTS

<=50% LTV

-1.00%

<=30% LTV

-2.00%

Land Only (max LTV 50%)

+2.00%

Manufactured Home

+1.00%

Interest Guarantee (2-year guarantee & residential only)

-1.00%

Underwriting Exception

+1.00%

Credit Score < 560

+1.00%

Credit Score < 620

+0.50%

Credit Score >=740

-0.50%

### SECOND MORTGAGE RATES

80% CLTV (70/10)

1<sup>st</sup> & 3%

90% CLTV (70/20)

1<sup>st</sup> & 4%

## FEATURES

- Up to 70% Loan to Value of building/land value, regardless of purchase price
- Spec or pre-sold homes
- Loans to builders or direct to homebuyer
- Credit Lines that let you pay only for funds you use!
- Interest-only payments
- Loan amount on after improved value
- Easy draw process
- No pre-payment penalty
- Fixed rates
- Payment reserve available

## FEES

- \$895 Admin
- 4% Origination – 2% to PC / 2% to Broker\*
- \$275 per draw fee

\*If borrower qualifies for a 3% origination fee, due to loan amount of over \$500,000 or a qualified repeat-borrower, the broker origination fee is reduced to 1%.

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# CONSTRUCTION (LINE OF CREDIT)

## NEW GROUND UP CONSTRUCTION

### GUIDES *{ish}*

SCORES	MINIMUM 620 • 680 FOR LTV>80
LTV/CLTV	70% / 90%
PC 2 <sup>ND</sup> AVAILABLE	NO
APPRAISAL REQUIRED	NO for Rehab YES for Ground Up
DTI	55% (EXCEPTIONS AVAILABLE)

## RATES

### FIRST MORTGAGE RATES

#### Base Rate

**12.99%**

### SECOND MORTGAGE RATES

Not Available

#### ADJUSTMENTS

<=50% LTV	-1.00%
<=30% LTV	-2.00%
Infrastructure	+2.00%
First Time Builder	+1.00%
Manufactured Home	+1.00%
Underwriting Exception	+1.00%
Credit Score >=740	-0.50%

## FEATURES

- Up to 70% Loan to Value regardless of purchase price
- Credit Lines that let you pay only for funds you use!
- Interest-only payments
- Loan amount figured on after improved value
- Easy draw process
- No pre-payment penalty
- Fixed rates
- Payment reserve available
- Great for major remodels

## FEES

- Single Loan: \$895 Admin
- Combo Loan: \$1195 Admin
- 4% Origination -  
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# REHAB LOAN (LINE OF CREDIT)

PURCHASE & HOLD | FIX & FLIPS | SINGLE OR MULTI-FAMILY

## GUIDES *{ish}*

SCORES	MINIMUM 500 • 620 FOR CLTV>70 • 680 FOR CLTV>80
LTV/CLTV	70% / 90%
PC 2 <sup>ND</sup> AVAILABLE	YES
APPRAISAL REQUIRED	ONLY FOR LOAN AMOUNTS THE LARGER OF \$500,000 OR 150% OF COUNTY MEDIAN SALES PRICE
DTI	55% (EXCEPTIONS AVAILABLE)

## RATES

### FIRST MORTGAGE RATES

<b>Base Rate</b>	<b>11.99%</b>
ADJUSTMENTS	
<=50% LTV	-1.00%
<=30% LTV	-2.00%
Land Only (max LTV 50%)	+2.00%
Manufactured Home	+1.00%
Interest Guarantee (2-year guarantee & residential only)	-1.00%
Underwriting Exception	+1.00%
Credit Score < 560	+1.00%
Credit Score < 620	+0.50%
Credit Score >=740	-0.50%

### FIXED SECOND WITH LINE OF CREDIT MORTGAGE RATES

80% CLTV (70/10)	1 <sup>st</sup> & 3%
90% CLTV (70/20)	1 <sup>st</sup> & 4%

# FLIP & SHORT TERM LOANS

RESIDENTIAL OR COMMERCIAL | REFINANCE OR PURCHASE | LONG TERM HOLD

## FEATURES

- Appraisals rarely required
- Interest-only payments
- No pre-payment penalty
- Second mortgage available with this product!
- Fixed rates
- First time flippers considered
- Damaged and poor condition properties welcome!

## FEES

- Single Loan: \$895 Admin
- Combo Loan: \$1195 Admin
- 4% Origination -  
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## GUIDES {ish}

SCORES	MINIMUM 500 • 620 FOR LTV>70 • 680 FOR LTV>80
LTV/CLTV	70% / 90%
PC 2 <sup>ND</sup> AVAILABLE	YES
APPRAISAL REQUIRED	ONLY FOR LOAN AMOUNTS THE LARGER OF \$500,000 OR 150% OF COUNTY MEDIAN SALES PRICE OR COMMERCIAL PROPERTY
DTI	55% (EXCEPTIONS AVAILABLE)

## RATES

### FIRST MORTGAGE RATES

#### Base Rate

**11.99%**

#### ADJUSTMENTS

<=50% LTV

-1.00%

<=30% LTV

-2.00%

Manufactured Home

+1.00%

Underwriting Exception

+1.00%

Credit Score < 560

+1.00%

Credit Score < 620

+0.50%

Credit Score >=740

-0.50%

### SECOND MORTGAGE RATES

80% CLTV (70/10)

1<sup>st</sup> & 3%

90% CLTV (70/20)

1<sup>st</sup> & 4%



# REVOLVING LINE OF CREDIT

UNLIMITED DRAWS | MONTHLY BILLING | RESIDENTIAL OR COMMERCIAL

## FEATURES

- Enjoy the flexibility of instant funds
- Interest-only payments
- Unlimited draws
- Less than ideal credit
- Use equity from your current residential or commercial property
- Renew annually with good pay history!
- Secured by property up to 70% LTV, up to \$100,000

## FEES

- \$895 Admin
- 4% Origination -  
2% to PC / 2% to Broker\*
- Annual referral fee of 1% of line limit (not shared or broker)

\*If borrower qualifies for a 3% origination fee, due to loan amount of \$500,000 or a qualified repeat-borrower, the broker origination fee is reduced to 1%.

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## GUIDES {ish}

SCORES	MINIMUM 620
LTV/CLTV	70%
PC 2 <sup>ND</sup> AVAILABLE	YES
APPRAISAL REQUIRED	NO
DTI	55% (EXCEPTIONS AVAILABLE)

MAXIMUM LOAN AMOUNT ON THIS PRODUCT: \$100,000

## RATES

### FIRST MORTGAGE RATES

**Base Rate 1<sup>st</sup> 11.99%\***

**Base Rate 2<sup>nd</sup> 14.99%\***

### ADJUSTMENTS

<=50% LTV -1.00%

<=30% LTV -2.00%

Manufactured Home +1.00%

Underwriting Exception +1.00%

Credit Score >=740 -0.50%

\*There is a one-time interest rate adjusted after 60 months to WSJ Prime 7.99. Flat or state rate, max 5% life day.

# COMMERCIAL LOANS

MULTI FAMILY | INDUSTRIAL, WAREHOUSES, GAS STATIONS, STORAGE UNITS | RETAIL & OFFICE

## FEATURES

- Oregon & dozens of other states
- Interest-only payments
- Flexible terms
- Fix-ups welcome
- Fast common sense approvals
- \$100,000 - \$10,000,000
- Quick close!

## FEES

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## GUIDES {ish}

SCORES	MINIMUM 620
LTV/CLTV	70% / 90%
PC 2 <sup>ND</sup> AVAILABLE	NO
APPRAISAL REQUIRED	YES (EXCEPTIONS AVAILABLE FOR SMALLER PROPERTIES)
DTI	55% (EXCEPTIONS AVAILABLE)

## RATES

### FIRST MORTGAGE RATES

<b>Base Rate</b>	<b>11.99%</b>
ADJUSTMENTS	
<=50% LTV	-1.00%
<=30% LTV	-2.00%
Interest Guarantee (2-year guarantee & residential only)	-1.00%
Underwriting Exception	+1.00%
Credit Score >=740	-0.50%

[www.precisioncapital.net](http://www.precisioncapital.net) • 541.485.2223 • Toll Free: 866.207.0740 • [loans@precisioncapital.net](mailto:loans@precisioncapital.net)

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