

## List of Programs

Due to the ever changing marketplace, terms and conditions on all of our loan programs are subject to change without notice. Also note that our credit scoring parameters are below 600 FICO on some loan products.

### **Multifamily, Tier I, II, & III Properties**

- 5+ Units, 6 Units in NJ, Mixed Use – Refi & Purchase
- \$150k to \$10MM – based on DCR, LTV & FICO
- Up to 80% LTV.
- Minimum DSCR: between 1.25% to 1.30%

### **Hotel / Motel**

- \$150k to \$5MM
- Maximum LTV: Up to 65% LTV/CLTV

### **Bridge & Private Equity Fund**

- Loan Amount: \$2MM to \$10MM
- Maximum LTV: Up to 70% LTV/90% CLTV
- Interest Only 12-36 Months

### **Gas Stations / Franchise**

- \$300k to \$5MM
- Affiliated with a national oil company.
- Pump minimum of 1,000,000 annually.

### **SBA 504 & SBA 7(a)**

- \$250k to \$5MM
- Up to 90% LTV Construction
- Owner Occupied only

09/17/2009 Please note that due to high call volume, we are providing more specific information regarding our Small Balance Private Money product. We have capital partners who need to get a significant amount of money deployed on safe and low LTV commercial

and residential bridge loan requests.

In all scenarios we need the Executive summary-a brief description outlining the request for financing and pertinent information on the borrower; 1003 or PFS (prefer 1003 which is quickly becoming standard); Credit-doesn't matter how old; Color photos of the property.

### **Hard Money**

- 9.99-16% Interest Only
- 12-36 Months term.
- 65-70 LTV Maximum on income producing properties.
- Up to 100% CLTV on income producing properties.
- 2-3 weeks closing after submitting all docs
- No minimum Fico
- 3-7 Points at closing

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## Church Programs

Loans ranging from \$50,000 up to \$30,000,000. Terms are from 5 Years to 25 Years. Rates and terms subject to change without notice and are not available in all areas.

### **Easy Qualifier:**

In business at least 3 years and requires financing for the purchase, refinance, renovation or construction in the amount of \$50,000 or greater and is growing quickly and can not show the historical ability to service the debt to accommodate future growth trends but will soon have the ability to afford the amount of loan being requested. No personal guarantees are needed.

### **Traditional 5/25 and 5/20:**

Up to values of 80% and sellers are allowed to hold second trusts up to 90% in many circumstances. This program uses the traditional underwriting approach referred to as Debt Service Coverage to determine what a Church may borrow. No personal guarantees are needed.

### **Sanctuary Saver:**

For foreclosure or near-foreclosure, this program is generally used to refinance and recuperate; even Churches that are in Bankruptcy. Payments are interest only for up to 3 years. The maximum loan to value is 65%. No personal guarantees.

### **90% Construction Loan:**

Pay interest only during construction and have your loan automatically turn into a permanent mortgage when the construction is completed. Fixed rates are available and up to 100% of the Church construction cost can be financed depending on ownership of the land. No personal guarantees are needed.

### **Mega Financing:**

For Churches looking to finance over \$3MM. Terms as long as 30 years with no balloons and long term fixed rates. Loan amounts up to \$30,000,000.

### **Family Church Financing:**

Designed to help smaller Churches with loan amounts as little as \$50,000., whether it's a first purchase or an expansion.