

## Take More Deals to the Finish Line with Stonecrest!

Stonecrest is a private money portfolio lender offering a unique service bundle, including bridge loans and credit lines, which allows you to recapture loans that don't fit traditional bank requirements.

### Benefits of Stonecrest's Private Money Loans:

- Speed
- Flexibility with common sense underwriting
- No debt-to-income restrictions or reserve requirements
- No prepayment penalties
- No FICO requirements (i.e. ability to overlook bankruptcy, foreclosure, etc.)
- The possibility of deferred interest payments
- Allowing for multiple properties to be used as collateral

### Use Stonecrest's Private Money Loan for:

- Bridge loans to gain strategic purchasing positions
- Business Credit Lines: working capital for business; taking advantage of expansion or investment opportunities
- Loans for Trusts, LLC's, and Corporations
- Bankruptcy/Foreclosure payoffs
- Lines of credit for construction projects
- No limit cash-out refinances
- Payoff of currently matured loans
- Financing for multiple property types not offered through conventional loans

### Stonecrest Loan Features and Guidelines

- Interest rates based on current market conditions, 12 to 36-month terms
- Up to 70% loan to value
- First and second trust deeds
- Loan amounts from \$100k-\$5M (larger loans on an exception basis)
- Owner occupied residential (for bridge or business purposes)
- Non-owner occupied residential
- Commercial and mixed-use
- Typically interest only – keeps payments low

**Monetize Your Turndowns with Stonecrest's Private Money Loans! Contact us today!**



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Stonecrest Financial is a licensed California Real Estate Broker (license #01050197). Department of Real Estate information" telephone number is (916) 227-0931. (NMLS #141656 DRE #01050197)