



Bridge Loans
Grow Your Pipeline! Get Deals Done!

We Lend Our Own Capital
Creative Financing | Fast Funding | Broker Friendly

ASSET CLASS

- 1-4 units
- SFR
- Multi-family
- Condo
- Condotels (no min size or kitchen requirements)
- Industrial
- Retail
- Mixed Use
- Land and Leasehold (both Hawaii only)

GEOGRAPHIC REGION

- 48 states (depending on asset class)
- Specific focus on Hawaii, Sunbelt states, Idaho and Southeast

**BORROWER
REQUIREMENTS**

- No personal income verification
- Asset based lending
- FICO scores as low as mid 500s
- Must be investment property
- Must lend to an LLC

TYPICAL TERMS

- Rates starting in the 10's
- Terms 6-36 months. Extensions possible.
- Interest-only payments
- 60% - 80% LTV
- First liens
- Second lien - case by case
- Case by case: 2nd lien for backup security
- Up to 100% of renovation budget (typically cap at 70% of ARV)
- Case by case: non-recourse (good for Self-Directed IRA investors)
- No NMLS license needed in most states

BROKER COMPENSATION

- Brokers are protected
- Commission flexibility
- Brokers are paid on the HUD (borrower paid)
- Lender points: 1-3 depending on loan size
- Lender Underwriting: \$1995
- Lender Doc Prep: \$399

SUBMIT A LOAN
Call 866-996-9377
Email info@myerscapital.com

- Award-winning, privately-owned residential and commercial mortgage banking company
- We work with mortgage brokers and real estate professionals
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- Residential and commercial loan programs
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- Relationship-based company
- 25 years in business

Myers Capital
Residential and Commercial Lending

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