



Business ■ Financing ■ Credit ■ Loans

**“Our Goal – To Help Real Estate Entrepreneurs Grow Their Portfolios”**

***From the Desk of Lathea Morris  
Financing Programs Update  
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[www.MorlinoandLathea.com](http://www.MorlinoandLathea.com)

As a real estate investor, having a variety of financing tools at your disposal is a key component for executing your deals. Having access to a line of credit (LOC) is what every investor needs in their arsenal whether it's for purchasing rental properties, rehabbing properties, paying off balloon notes, or purchasing raw land; it's clearly a smart choice.

We're currently offering Line of Credit (LOC) options:

**LOC Options:**

**Option 1:**

LOC – Up to \$1M Lend up to 90% of purchase price and 100% of rehab costs **(for experienced investors that can show 2-3 deals completed within 2 years. Must have buy and sell HUD statements. Less experience will lower the LTV)**

Minimum loan size of 100K ■ I/O payments for 12 months ■ No prepayment penalty

No tax returns required ■ Rates from 10.99-12% ■ 3-4 origination points

No minimum FICO score but credit will be reviewed

**Initial docs to submit:**

New borrower pre-qualification packet:

<http://www.morlinoandlathea.com/NewBorrowerPacket2017.pdf>

Please be sure to attach supporting documentation of fix & flip: copies of purchase and sale HUD. The pre-approval process should take about 2 business days.

**Option 2a:**

Personal LOC & Term Loan (Unsecured)

For details go to:

[http://www.businessfinancingcreditloans.com/unsecured\\_financing.html](http://www.businessfinancingcreditloans.com/unsecured_financing.html)

**Option 2b:**

Stated Business Income LOC (Unsecured) - Up to \$150K

Rate: 8.99%

For more details go to:

<http://www.businessfinancingcreditloans.com/creditlinefinancing.html>

Send us your loan scenario:

<http://www.businessfinancingcreditloans.com/investorfinancingquestionnaire.html>