



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 and rehabbing properties or down payment to purchase rental properties - it's clearly a smart choice.

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

**Residential LOC Options:**

**Fix/Flip 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 start at 8.99%

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.

**Fix/Flip Option 2:**

LOC: \$250K - \$10M (based on liquidity)

Minimum loan amount: \$50K

90% financing for purchase and rehab - 70% ARV

## Cont. Option 2:

Rates start at 6.9% - Interest only payments - 12 Month term

700+ credit score required with \$50k minimum in liquidity needed from borrower

LOC can also be used for multi-family 5+ units and mixed used projects – terms are different



### Option 3:

Personal LOC & Term Loan (Unsecured)

For details go to:

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

### Option 3a:

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

Rate: 8.99%

For more details go to:

[http://www.businessfinancingcreditloans.com/business\\_credit\\_line.html](http://www.businessfinancingcreditloans.com/business_credit_line.html)

Send us your loan scenario:

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