

Medici Financial Hard Money—Soft Serve

Are you looking for a funding source that doesn't treat you like you're a nuisance, that doesn't make you jump through hoops to prove yourself, a program that is designed for your success and building relationships?

Atlanta's most investor friendly loan program is not a secret anymore. You may have heard about this great program that is presented with smiling service, and a sensitivity to your investment goals, on time, on budget, and thought that it just wasn't for you. Well it is.



52 Clair Drive After

Hard Money Lending FAQs

**The Who, How,
What, Why and
Where of Using
Hard Money to
Fund Purchase and
Repairs of
Investment Real
Estate**



320 Ormond Street, SE Atlanta, GA 30315
p. 404.622.1120—www.HardMoneyToday.com

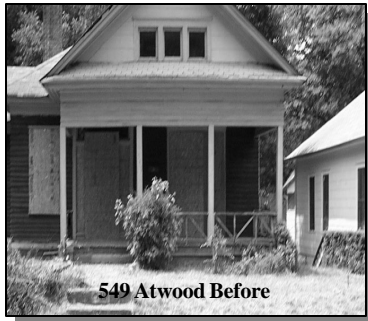
Copyright 2007 Medici Financial Inc.

Hard Money Lending FAQs

What is a Hard Money Loan?

Hard money is the favorite funding program for investors and rehab specialists of single-family homes; condominiums and multi-family properties up to four units

- These are commercial, investor loans; strictly non-owner occupied
- We offer lending programs from many hard money lenders ranging from the most private, individual lenders to large institutions
- We offer a wide range of competitive rates and programs specifically for the investor, to purchase and renovate property



What are the Program Highlights?

Investors may borrow as much as 100% of purchase price and repairs, and loan closing costs

as long as those items do not exceed 65%-70% loan-to-after repaired value

- Borrowers pay the origination fees at closing (also called “points”). Some programs allow the points to be paid at loan payoff; others fund closing costs in the loan
- No lengthy forms; minimum documentation; instant approvals; fast closings
- Loan terms vary from 6-26 month terms
- Loans are interest-only balloons, interest is payable monthly

How Do You Determine the Feasibility of the Project?

We make a visual inspection of the property; pull comps in the area to determine project

feasibility and future value based on planned improvements. We review the repair plan for sufficiency of budget and competency. A residential appraisal is completed by an independent state certified appraiser experienced in purchase/rehab appraisals. The appraiser must be approved by the lender and the appraisal will be order by us.



- The appraisal will include the cost to repair in an addendum, and interior photos of rooms in need of repair as well as an AS IS and an AFTER RE-PAIRED value

What are the Program Credit Requirements?

We have programs for borrowers with minimum scores around 650

- Employment history is not considered or verified; the lender is looking at the *big picture*:
- The experience of the borrower and cash reserves; a history of willingness to repay personal obligations; the overall feasibility and profitability of the project.

How Do I Know Which Program is Right for Me?

We are available to counsel you on your best financing options and to recommend a program after exploring all funding methods available to you through all sources, given your situation, goals and timelines. We are your real estate funding counselors. Contact Medici Financial at 404/622.1120 or on the web at www.HardMoneyToday.com.

p. 404.622.1120 - f. 404.622.9683
www.HardMoneyToday.com

THE MEDICI METHOD

MISSION STATEMENT To build lasting relationships with active real estate investors by serving their unique immediate and long-term real estate investment goals through innovative products, superlative service and independent consultation.

PRODUCTS To provide consistent sources of purchase/rehab funding to real estate investors with a particular sensitivity to the investor’s goals and objectives. To provide investor-friendly, innovative products at the best rates and terms, in the shortest time possible.

SERVICE To provide fair, honest, ethical, equitable service. To deliver all products and services on time and on budget with unmatched professionalism and one-on-one service from application through payoff.

CONSULTING To use our knowledge and experience in the marketplace to consistently provide information, support, forward-thinking strategies and on-point consultation to each investor for each situation.

MEDICI FINANCIAL INCORPORATED

was formed in 2002 and is dedicated to helping real estate investors achieve their real estate investment goals in an intelligent, reasoned fashion.

MFI is an active and proud member of The Georgia Real Estate Investors Association, one of the nation’s largest REIA’s.

