



Local Bank Portfolio Funding

USA FINANCE FOR AUSTRALIANS

This Community Bank Portfolio Loan option is for properties situated in Phoenix, Arizona. It is a standard home loan with numerous features to suit a large range of foreign national clients.

Loan Amount	\$100,000 minimum loan amount and \$250,000 portfolio facility
Loan Purpose	Investment
Security Type	Single Family Residences, townhouses, multi-family, some condos
Loan to Valuation Ratio	50% Investment
Title Structure	Loans in personal name or LLC
Interest Rates	5/1 ARM = 5.50%, 7/1 ARM = 5.75%, 3 Yr Fixed 6.25%, 5 Yr Fixed 6.75%
Loan Amortization	20 years amortization term
Interest Rate Type	Fixed Rates and ARMS (10 year fixed rate coming soon!!!)
Repayments	Principal and interest
Repayment Methods	Monthly Direct Debit from a USA Bank Account (acct provided by this bank)
Balloon Payment	Between 5 or 10 year Balloon (rate may vary slightly)
Upfront Fees	\$500 — appraisal fees only
Lender Closing Costs	3-4% of loan amount
Early Exit Fees	Nil (standard loan), Portfolio loan of \$250,000 (exit fee 2% within first 3 yrs)
Loan Servicing	Full documentation loan, rental income covering the loan would be a benefit.
Documentation Required	Passport, Drivers license, 3 Yrs tax returns, payslips, PAYG summary =USA credit/income not required, 3 mths savings, 2 mths statements
General	If good repayment history, loan can renew after balloon. Can purchase multiple properties over a 9 month period to a min. loan of \$250,000 @ 5.25%. Can cash out on existing properties for new purchases only. No limit on number of investment properties purchased. Embassy, notary, POA are ok

Small Loan Private Funding



USA FINANCE FOR AUSTRALIANS

The Small Loan Funding option for properties situated in Arizona is a standard investment loan with numerous features to suit a large range of investors.

Loan Amount	\$15,000 minimum loan amount - \$150,000 maximum loan amount
Loan Purpose	Investment purposes only
Security Type	Investment Residential, Commercial, Industrial, Multi-Family, Condos
Loan to Valuation Ratio	Maximum 65% , (up to 75% of Hard Costs)
Title Structure	Loans in Arizona Entity Only (No Australian Company Loans)
Interest Rate	10 - 12%
Loan Amortization	2 and 3 year and 5 year balloon terms renewable with on time payments
Interest Rate Type	Fixed Rate
Repayments	Interest only
Repayment Methods	Monthly Direct Debit from a USA Bank Account (bank account can be in personal or company name)
Application Fee	\$0
Lender Closing costs	Greater of 3-5% of the loan amount or \$3500
Early Exit Fees	3 month interest guarantee pre-payment penalty (1 month interest fee)
Upfront lender fees	0 (waived)
Appraiser Fee	Approximately \$350 per property
Loan Servicing	Loan must be serviced by the rental income (do look at outside situation)
Documentation Required	Loan Application Form, Passport, Drivers license, Income evidence Aust. credit report required, bad credit is considered
General	Cross-collateralization is allowed to meet minimum loan amounts. \$300 fee to extend term after 5 years. Impounds for taxes and insurance is taken.

Insurance Company Capital Funding

The Insurance Company Funding option for properties situated in Arizona is a standard investment loan with numerous features to suit a large range of investors.

Loan Amount	\$100,000 minimum loan amount - \$2,000,000 maximum loan amount
Loan Purpose	Investment purposes only
Security Type	Investment Residential, Commercial, Industrial, Multi-Family, Condos
Loan to Valuation Ratio	65% (if loan debt services, 55% (if loan doesn't debt service)
Title Structure	Loans in Arizona Entity Only (No Australian Company Loans)
Interest Rate	9.99% (10.99% non-recourse)
Loan Amortization	15, 20 or 25 year amortization terms (paid off over this period of time)
Interest Rate Type	Fixed Rate
Repayments	Principal and interest
Repayment Methods	Monthly Direct Debit from a USA Bank Account (bank account can be in personal or company name)
Balloon Payment	5 Year Balloon Payment (Balloon Payments are lump sums owing at the completion of the loan) — depends on condition of the property
Application Fee	0 (waived)
Lender Closing costs	3-5% plus \$950 underwriting fees
Early Exit Fees	12 month interest guarantee pre-payment penalty (No exit fee after 12 mths)
Appraisal Fee	Approximately \$250 + \$200 subsequent property approx.
Loan Servicing	Loan must be serviced by the rental income (otherwise 55% LTV maximum)
Documentation Required	Loan Application Form, Passport, Drivers license, Income evidence No credit report required, bad credit is considered
General	Cross-collateralization is allowed to meet minimum loan amounts. If property is old, maximum amortization is 15 years. \$300 fee to extend term after 5