

COGO CAPITAL LOAN PROGRAMS



*California properties please call for details

	SINGLE FAMILY RESIDENTIAL < \$400K	SINGLE FAMILY RESIDENTIAL > \$400K	SINGLE FAMILY LONG-TERM HOLD	MULTI-FAMILY RESIDENTIAL	COMMERCIAL REAL ESTATE
PROPERTY TYPES	Non-Owner Occupied SFR (1-4 Units)	Non-Owner Occupied SFR (1-4 Units)	Non-Owner Occupied SFR (1-4 Units)	Multifamily Apartments (5-50 Units)	Industrial, Office, Retail, Mixed-Use
LOAN PURPOSE	Investment Purpose: Acquisition, Cash-Out, Refinance, Rehab	Investment Purpose: Acquisition, Cash-Out, Refinance, Rehab	Commercial or business purpose (Must meet occupancy qualifications)	Investment Purpose: Acquisition, Cash-Out, Refinance, Rehab	Investment Purpose: Acquisition, Refinance, Rehab
LOAN AMOUNT	\$30,000 to \$400,000	\$400,000 to \$3,500,000	\$75,000 to \$1,500,000	\$250,000 to \$5,000,000	\$500,000 to \$2,500,000
TERM	6 - 24 Months	12 Months	30 Years Fully Amortized	6 - 36 Months	6 - 36 Months
INTEREST RATE	8% - 15%	8% - 12%	Rates as low as 6.25% - 9.50%	8% - 11%	8% - 11%
ORIGINATION POINTS	0 to 5	2 to 3	2 to 3	2 to 3	2 to 3
LOAN PARAMETERS (Non-Elite Member)	90% Purchase; 100% Rehab not to exceed 65% LTV; Cash-out Refi 50%	90% Purchase; 100% Rehab not to exceed as-is 75% LTV; LTARV 70%; Cash-out Refi 65% LTV	PDTI Max 90%; As-is LTV 75%	90% Purchase; 100% Rehab not to exceed as-is LTV 75%; LTARV 70%; Cash-out Refi 65%	As-is 70% LTV; LTARV 60%
LOAN PARAMETERS (Elite Member)*	100% Purchase; 100% Rehab; 100% Closing costs not to exceed 70% LTV	Up to 100 BPS discount	Up to 100 BPS discount	Up to 100 BPS discount	Up to 100 BPS discount
APPRAISER LEVEL	General Appraiser	General Appraiser	General Appraiser	< \$1,500,000 General Appraiser > \$1,500,000 Level Appraiser	MAI Level Appraiser
MINIMUM CREDIT SCORE	N/A	575	650	600	600
EXCLUDED STATES	NV, OR, SD, MN, VT	AK, ID, MN, MT, ND, NV, OR, SD, UT, VT (Market must have population > 100K)	MN, NV, OR, SD, VT	MN & SD	MN & SD
PREPAYMENT PENALTY	N/A	Min payment 3 months	First Year 3% Second Year 2% Third Year 1% Thereafter 0%	N/A	N/A

*Elite Members have taken part in Lee's Inner Circle, Master Lien Abatement, Master Rehabber, One-on-One Real Estate Mentorship, or a Regional Real Estate Clinic



Private Money Made Simple

Visit cogocapital.com or call (800) 473-6051 for more information
Certain fees, conditions, and limitations apply. Contact us for more details.

Loans are available in California through Cogo Capital Orange County, Inc. 11501 Dublin Blvd. Suite 200, Dublin, CA 94568
California DRE License #: 01928542; NMLS #: 1051036.

Loans are available in Arizona through Cogo Capital, Arizona Mortgage Broker License # 0950084