



arkadCapital

An arkadGROUP Company

"Over 100 years of combined experience at your service"

Proud Member of:



888.38.ARKAD

732.510.9792

TheArkadGroup.com

QueenCityRevival.com

TheArkadGroup.com/arkadcap

107 Park Ave. Plainfield, NJ

The Arkad Value Play

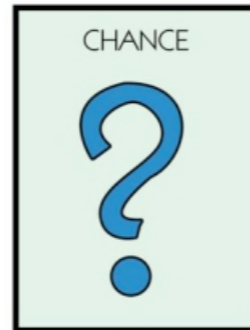
Arkad Capital is the newest and most aggressive private/hard money lending entity in New Jersey. We have taken a "We do it too" approach to the renovations, additions and new construction funding business. With over 150 residential projects completed, we have walked in your shoes and understand your needs like no other lender can. We are a dream team of real estate professionals whose experience in residential rehabbing, to sell or hold; brings added value to your arsenal. Take advantage of our systems of construction budgeting, deal sourcing & structuring, project oversight... and of course; our **"market disrupting" low rates.**

Exclusive Inventory



Get Pre-Approved with Arkad Capital and gain access to our Exclusive inventory of Pre-Funded Auctioned Properties. All the work has been done for you, eliminating the stress in finding your next deal. Properties will be delivered with Clear title, Appraisal and Financing in place with the best rates and leverage in the industry!

Auction Sale Financing



Locked up a good Auction deal? Can't get inside the house and your current lender won't fund it? Worried about losing your deposit? Arkad Capital will lend on Drive-By Appraisals! We understand Sheriff Sales as we do them ourselves. We can provide you with the guidance needed from beginning to end.

Low Rates & Fees



Arkad is setting the standard for the Lowest Rates & Fees in the industry! As developers/lenders ourselves, we understand your needs and how important it is for money to stay in YOUR pocket. We believe in a "NO Surprise" Approach to lending. The terms, rates & fees for your loan, will always be consistent & reliable.

Reliable Guidance



Just starting out or are you are a seasoned investor? Benefit from our proven systems guiding you through every step of the way, from acquisition, financing, budgeting, project management, to liquidations. Additionally, we have created a customized ADVISORY SERVICES package for any borrower that may feel the need for it. Our experience is vast, and you can benefit from it.

Fast Processing/Billing



Timing is of the essence! We understand how important it is to move quickly. We have created a streamlined and seamless process that allows you to receive fast valuations and approvals on your deals. Additionally, our payment & draw systems meet the highest standards in the industry. Never worry about your money not being available.

Scale Up your Business

TITLE DEED BOARDWALK	
RENT \$50.	
With 1 House	\$200.
With 2 Houses	600.
With 3 Houses	1400.
With 4 Houses	1700.
With HOTEL \$2000.	
Mortgage Value \$200.	
Houses cost \$200. each	
Hotels, \$200. plus 4 houses	
<small>If a player owns ALL the lots of any Color Group, the rent is Doubled on Unimproved Lots in that group.</small>	

We have been in the real estate investment business for over 13 years and have managed to consistently grow our company and production year after year. We have become experts at house flipping, multifamily buy & hold, apartment building conversions, & Luxury ground up new homes. We have done this by following a proven systems. We can show you how to do the same.

"Before we were lenders , we were borrowers. We were consistently looking to work with the best lenders in the industry, but there was always something missing. Then, we had an idea.. to create the best hard money lending company of our own. One that focused on providing practical information, low costs and guidance. In turn, this would allow us to push other investors forward. So, we came up with Arkad Capital. The lending arm of Arkad Group"

- Mario Camino

Arkad Capital Loan Programs & Terms



PROGRAMS	FIX & FLIP - "THE PARK AVE"	FIX & FLIP "THE WATCHUNG"	100% Financing (Partnership) "THE WOODLAND"	CASH OUT REFINANCE	LONG TERM RENTAL REFINANCE
EXPERIENCE LEVEL	1 to 3+ Rehabs/Rentals Done	n/a	5+ Rehabs with Arkad	Any	Any
CREDIT SCORE	620	650	650	620	680
INTEREST RATE	8.99% to 9.99%	11.99%	14.99%	8.99% to 9.99%	5% to 7%
100% FINANCING/GAP FUNDING AVAILABLE	Yes	Yes	Yes	Yes	Yes
MAX FINANCING ON PURCHASE	85%	90%	100%	up to 90% of AS-IS	n/a
MAX FINANCING ON RENOVATIONS	100%	100%	100%	100%	n/a
MAX LTV OF ARV	65%	65%	75%	65%	70%
LOAN TERM	12 Months	12 Months	12 Months	12 Months	15-30 Years
LOAN SIZE MINIMUM	\$100,000	\$100,000	\$150,000	\$100,000	\$100,000
TYPE OF PROPERTIES	1-4 Family Homes	1-4 Family Homes	1-4 Family Homes	1-4 Family Homes	1-4 Family Homes
DOCUMENTS NEEDED	Purchase Contract, SOW, LLC, EIN, OA, DL, No Taxes/Reserves	Purchase Contract, SOW, LLC, EIN, OA, DL, No Taxes/Reserves	Purchase Contract, SOW, LLC, EIN, OA, DL, No Taxes/Reserves	Purchase Contract, SOW, LLC, EIN, OA, DL, No Taxes/Reserves	Purchase Contract, SOW, LLC, EIN, OA, DL, No Taxes/Reserves
ORIGINATION POINTS	1.75% to 2.5%	1.75% to 2.5%	2%	1.75% to 2.5%	1.75% to 2.5%
ARKAD FEES (Never up front)	Processing Fee: \$495 Application Fee: \$0 Commitment Fee: \$0 Underwriting Fee: \$0 Advisory/Consultation Fee: \$0	Processing Fee: \$495 Application Fee: \$0 Commitment Fee: \$0 Underwriting Fee: \$0 Advisory/Consultation Fee: \$0	n/a	Processing Fee: \$495 Application Fee: \$0 Commitment Fee: \$0 Underwriting Fee: \$0 Advisory/Consultation Fee: \$0	Processing Fee: \$495 Application Fee: \$0 Commitment Fee: \$0 Underwriting Fee: \$0 Advisory/Consultation Fee: \$0
3rd PARTY FEES	Appraisal Fee: \$450-\$550 Draw Request +Wire fee: \$255 Legal Fee: \$1,550	Appraisal Fee: \$450-\$550 Draw Request +Wire fee: \$255 Legal Fee: \$1,550	n/a	Appraisal Fee: \$450-\$550 Draw Request +Wire fee: \$255 Legal Fee: \$1,550	Appraisal Fee: \$450-\$550 Draw Request +Wire fee: \$255 Legal Fee: \$1,550
"0" POINTS OPTION (Bonus 1)	Yes @ 12.99%	Yes @ 14.99%	n/a	Yes @ 12.99%	n/a
All IN OPTION (Bonus 2) (Points, Doc Preparation, Processing + Appraisal)	Yes @ \$7,450 (up to \$500,000 loan) 8.99%-9.99%	Yes @ \$7,450 (up to \$500,000 loan) 11.99%+	n/a	Yes @ \$7,950 (up to \$500,000 loan)	n/a

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Featured Programs for 2019 Qt-1

TITLE DEED
PARK AVE

Rates start at 8.99%

85% of Purchase & 100% of Rehab Costs

Loan to Value	Up to 65% of ARV
Experience	1-3 Prior Deals
Credit/Background	620
Reserves	No
Tax Returns	No
Term	12 Months
Payments	Yes. Monthly

Interest Paid on Drawn Money Only

TITLE DEED
WATCHUNG AVE

Rates start at 9.99%

90% of Purchase & 100% of Rehab Costs

Loan to Value	Up to 65% of ARV
Experience	None Needed
Credit/Background	650
Reserves	3 Payments (mo)
Tax Returns	No
Term	12 Months
Payments	Yes. Monthly

Interest Paid on Drawn Money Only

TITLE DEED
WOODLAND AVE

Rates start at 14.99%

100% of Purchase & 100% of Rehab Costs

Loan to Value	Up to 75% of ARV
Experience	5 Prior Deals w Arkad
Credit/Background	650
Reserves	No
Tax Returns	None
Profit Share	33% to Arkad
Payments	None
Terms	12 mo

No Payments, No Deposits, No Closing Costs

Cost Breakdown

Appraisal	\$450 to \$550
Origination Points (paid closing)	1.75% to 2.5%
Legal Loan Doc Preparation (paid closing)	\$1,550
Processing Fee	\$495
Commitment Fee / Underwriting Fee	\$0
Advisory / Consultation Fee	\$0

Cost Breakdown

Appraisal	\$450 to \$550
Origination Points (closing)	1.75% to 2.5%
Legal Loan Document Preparation	\$1,550
Processing Fee	\$495
Commitment Fee / Underwriting Fee	\$0
Advisory / Consultation Fee	\$0

Cost Breakdown

Appraisal	\$450 to \$550
Origination Points (closing)	3.5%
Legal Loan Document Preparation	\$1,550
Processing Fee	\$495
Commitment Fee / Underwriting Fee	\$0
Advisory / Consultation Fee	\$0



Arkad Capital Funding Process



Application

Our application process is simple. Our goal is to get to know you and your past real estate experience. Our paperwork is minimal & only required once per year. We have **No Application or Credit Pulling Fees.**



Proof of Funds

We will provide you with updated & **verifiable proof of funds**. We can customize it to each offer or a blanket line of credit. This will allow you to make more offers and get more houses under contract.



Deal Hunt

You are now ready to buy! Outside of your own methods of acquiring deals, we recommend you to inquire about our **Exclusive & Funding Ready Inventory** of sheriff sale homes delivered with clear title & Appraisal.



Appraisal

We work closely with the finest valuers in our markets. Perhaps one of the most important steps in the process. We encourage that you to bring your **Scope Of Work**. Residential appraisal fees range from \$450-\$550



Commitment

Within 48 hours of receiving the appraisal back, we will issue a **funding commitment** that is as **good as cash!** Once issued and signed, our capital is allocated & we can schedule the closing **ASAP**.



Closing

The big day is here. Let's make sure your title insurance & liability coverage is properly obtained. **You've made it here and should be proud of your work** thus far. It is time to begin adding value to your investment via renovations.



Renovations

"Time is money" applies here! Let's get started right away! Demo, Framing, Mechanicals, let the fun begin! If you needed it & signed up for **Arkad's Advisory Services**, feel free to reach out with all your questions.



Construction Draws

We have a structured and organized manner to review and release money related to the work completed. We work on dollar for dollar refund basis. The turnaround from request to receipt of capital is around **2-3 days.**



For Sale

Value is now added and you are ready to show the world your product. Arkad will help you "**not leave money on table.**" Additionally we will supply you with a up to date pay off statement for clarity.



SOLD x5

Time to celebrate 🎉 and to focus on the 2 major factors. What went right, and what went wrong.. **Step 2**, time to plan ahead **Step 3** lets do this 5x times

