

# ARKAD CAPITAL

An arkadGROUP Company

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*"Over 25 years of experience and 150+ projects later"*

*"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.*

*- Mario Camino*

**888.38.ARKAD**

732.510.9792

107 Park Ave. Plainfield, NJ

Arkad.Capital

TheArkadGroup.com

#BorrowBetter #Funded



# Arkad Capital Loan Programs, Terms & Fees

PROGRAMS	FIX & FLIP	FIX & FLIP 2	FIX & FLIP 3 (NO Points Program)	FIX & FLIP 4 (1st Time Flipper Program)	NEW CONSTRUCTION	LONG TERM RENTAL
EXPERIENCE LEVEL	1 to 3+ Rehabs/Rentals	1 to 3+ Rehabs/Rentals	1 to 3+ Rehabs/Rentals	n/a	3+ Deals Completed	n/a
CREDIT SCORE	600+	600+	650+	650+	650+	650+
INTEREST RATE	7.99% to 8.99%	9.99% to 10.99%	12.99%	12.99%	9.99% to 11.99%	6% to 8%
MAX FINANCING ON PURCHASE	Up to 85%	Up to 90%	Up to 85%	Up to 80%	50% of land - Un-permitted 65% of land - Permitted	Up to 75% for Cashout Refi Up to 80% for Refinance Up to 85% for Purchase
MAX FINANCING ON RENOVATIONS	100%	100%	100%	100%	100%	n/a
LOAN TO VALUE OF ARV	65% to 70% (for 5 deals+)	65% to 70% (for 5 deals+)	65%	65%	75% LTC	65% to 85%
LOAN TERM	12-24 Months Interest Only	12-24 Months Interest Only	12-24 Months Interest Only	12-24 Months Interest Only	12-24 Months Interest Only	30 Years Fixed/Amortized & 5 and 10 year ARM's Available
LOAN SIZE MINIMUM	\$100,000	\$100,000	\$100,000	\$100,000	\$200,000	\$75,000
TYPE OF PROPERTIES	1-4 Family + Add-a-Level + Refinances	1-4 Family + Add-a-Level + Refinances	1-4 Family + Add-a-Level + Refinances	1-4 Family Homes	1-4 Family + Refinance	1-4 Family + Refinance
ARKAD LOYALTY PERKS	Yes	Yes	No	No	Yes	No
DOCUMENTS NEEDED	Contract, SOW, LLC, EIN, Op Agreement, DL, No Taxes/Reserves	Contract, SOW, LLC, EIN, Op Agreement, DL, No Taxes/Reserves	Contract, SOW, LLC, EIN, Op Agreement, DL, No Taxes/Reserves	Contract, SOW, LLC, EIN, Op Agreement, DL, No Taxes/Reserves	Contract, SOW, LLC, EIN, Op Agreement, DL, No Taxes/Reserves	Contract, SOW, LLC, EIN, Op Agreement, DL, No Taxes/Reserves

## FEES & COSTS

ORIGINATION POINTS	2% of loan amount	2% of loan amount	0%	2.5% of loan amount	2% of loan amount	2%-3% of loan amount
ARKAD FEES (Paid at closing)	Processing Fee: \$495 Application Fee: \$0 Commitment Fee: \$0 Underwriting Fee: \$0	Processing Fee: \$495 Application Fee: \$0 Commitment Fee: \$0 Underwriting Fee: \$0	Processing Fee: \$495 Application Fee: \$0 Commitment Fee: \$0 Underwriting Fee: \$0	Processing Fee: \$1,495 Application Fee: \$0 Commitment Fee: \$0 Underwriting Fee: \$0	Processing Fee: \$495 Application Fee: \$0 Commitment Fee: \$0 Underwriting Fee: \$0	Processing Fee: \$495 Application Fee: \$0 Commitment Fee: \$0 Underwriting Fee: \$0
3rd PARTY FEES	Appraisal Fee: \$450-\$650 Draw Inspect +Wire: \$255 Loan Doc Legal Fee: \$995	Appraisal Fee: \$450-\$650 Draw Inspect +Wire: \$255 Loan Doc Legal Fee: \$995	Appraisal Fee: \$450-\$650 Draw Inspect +Wire: \$255 Loan Doc Legal Fee: \$995	Appraisal Fee: \$450-\$650 Draw Inspect +Wire: \$255 Loan Doc Legal Fee: \$995	Appraisal Fee: \$450-\$650 Draw Inspect +Wire: \$255 Loan Doc Legal Fee: \$995	Appraisal Fee: \$450-\$650 Draw Inspect +Wire: \$255 Loan Doc Legal Fee: \$995
ADDITIONAL SAVINGS/COSTS	No Prepayment Penalties No Interest Payments on Unused Money	No Prepayment Penalties No Interest Payments on Unused Money	No Prepayment Penalties No Interest Payments on Unused Money	No Prepayment Penalties No Interest Payments on Unused Money	No Prepayment Penalties No Interest Payments on Unused Money	3% of loan amount on yr. 1 2% of loan on yr. 2 1% of loan on yr. 3

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Rates & Terms are subject to change due to market conditions and appraisal results.

**ARKAD CLIENT LOYALTY PERKS:**

1. Deferred Interest Payments
2. Deferred Closing Costs
3. Downpayment Assistance

# The Arkad Value Play

Arkad Capital is the fastest growing private/hard money lending company in New Jersey. We have taken a "We do it too" approach to the business. With over 150 residential projects completed, as well as a growing rental portfolio in Union County, NJ; we have walked in your shoes and understand your needs like no other lender can. We are a **dream team of real estate professionals** with hands on experience and proprietary systems for investing, rehabbing, building, downtown development, managing rentals, land banking, construction budgeting and management, deal sourcing, raising capital & structuring, projects across of all sizes...and now of course; our **market disrupting low rates and terms** on the lending side.

## 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. **Your terms, rates & fees for your loan, will always be consistent & reliable.**

## Drive-by Financing



Locked up a good deal and can't get inside the house? Worried about losing your deposit? Losing your deal? **Arkad Capital will lend on Drive-By Appraisals!** We understand Sheriff, Tax & Short Sales as we do them ourselves. We can provide you with the guidance needed from beginning to end.

## Exclusive Inventory



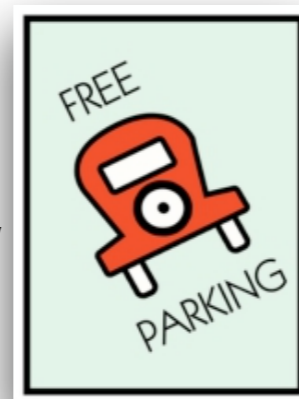
Get Pre-Approved with Arkad Capital and gain access to our Exclusive inventory of **Pre-Funded Auction & Wholesale Properties.** All the work has been done for you, eliminating the stress in finding your next deal. Properties will be delivered with clear title, appraisal & financing in place with the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

## 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 15 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 proven and disciplined systems. We can show you how to do the same.

## 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.

## 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 JOINT VENTURE package for any borrower that may feel the need for it. Our experience is vast, and you can benefit from it.

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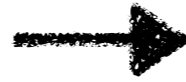
# Arkad Capital Funding Process



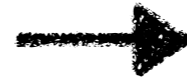
Application



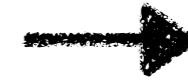
Proof of Funds



Deal Hunt



Appraisal



Commitment

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 Review Fees, etc.**

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.

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.

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-\$650.

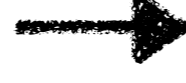
Within 48 hours of receiving the appraisal back, we will issue a **funding commitment** that is as **good as cash!** Once issued and signed, our capital is allocated & we can schedule the closing **ASAP**.



Closing



Renovations



Construction Draws



For Sale



SOLD x5

**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.

"Time is money" applies here! **Let's get started right away!** Demo, Framing, Mechanicals, let the fun begin! Follow your **Scope of Work (SOW)** and be diligent on your timelines. If you needed some guidance, feel free to reach out with all your questions.

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.**

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.

Time to celebrate!! Once celebrations are over, It is time to focus on our next Project and scale this up.  
**Step 1** Time to plan ahead  
**Step 2** Let's do this 10x times

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