



# DIRECT LENDING GUIDELINES

Risk Based Lender with 35+ Years of Experience

## 1<sup>ST</sup> TRUST DEEDS

<b>Property Types:</b>	Residential and Most Commercial Property Types
<b>Loan Amounts:</b>	\$30,000 - \$1,000,000 (Over \$1,000,000 on case by case basis)
<b>Loan Term:</b>	6 - 24 Months
<b>Origination Fees:</b>	1.5 - 2.5 Points (Minimum Origination Fee: \$5,000)
<b>Loan Types:</b>	Bridge, Refinance, Acquisition
<b>Interest Rate:</b>	6.5% - 9%
<b>LTV's:</b>	Up to 70%
<b>Recourse:</b>	Recourse and Non-Recourse Available
<b>Location:</b>	California Only

## 2<sup>ND</sup> TRUST DEEDS

<b>Property Types:</b>	Residential and Most Commercial Property Types
<b>Loan Amounts:</b>	\$30,000 - \$1,000,000 (Over \$1,000,000 on case by case basis)
<b>Loan Term:</b>	6 - 24 Months
<b>Origination Fees:</b>	2 - 3 Points (Minimum Origination Fee: \$5,000)
<b>Loan Types:</b>	Bridge, Refinance, Acquisition
<b>Interest Rate:</b>	9% - 11%
<b>CLTV's:</b>	Up to 65%
<b>Recourse:</b>	Recourse and Non-Recourse Available
<b>Location:</b>	California Only

White Oak Holdings, Inc. Principals have funded more than \$2.5 Billion in all types of real estate loans since 1999.

### Originations

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White Oak Holdings, Inc. is licensed under the DRE#02088263. Origination fees and other fees may apply. This is not an offer to lend. Any financing will be subject to a credit evaluation, approval of the subject property, and other restrictions. Funding window begins once all due diligence documents are submitted and requires clear title. Terms and conditions are subject to change. To qualify, a borrower must meet our underwriting requirements. Not all borrowers receive the lowest rate. To qualify for the lowest rate, you must meet certain conditions. Your actual rate will depend on a variety of factors. Rates and Terms are subject to change at anytime without notice.