



**Sun Pacific**  
MORTGAGE & REAL ESTATE  
A California Corporation

Direct Private Money Lenders Since 1988! - The Guys in the White Hats

**FAST Private Money Loans**

Creative Financing for the 21st Century.  
Many loans funded and recorded in under 1 week!  
**Experienced • Reliable • Honest • Fast**

**Private Money Programs**

**Loan Amounts:** up to \$2million +

	<b>ALT-A Private Money Program* (Purchase &amp; Refinance)</b>	<b>Business Purpose Loans Investment Property / Commercial Property (Purchase &amp; Refinance)</b>	<b>Owner Occupied Bridge / Temporary / Long Term Consumer Purpose Loans (Purchase &amp; Refinance)</b>	<b>Investment Property Consumer Loans (Refinance)</b>
<b>TERM</b>	<ul style="list-style-type: none"> <li>•Consumer Purpose: 11 months or 15 years</li> <li>•Business Purpose: 1 year to 3 years (longer case by case)</li> </ul>	1 to 3 years Interest Only (longer case by case)	11 months - Interest Only or 15 Year Hybrid Loan (3 years Interest Only and then 12 years amortized)	61 months Interest Only
<b>RATE</b>	7% - 9%	7% - 14%	7% - 13%	7% - 13%
<b>PREPAY PENALTY</b>	<ul style="list-style-type: none"> <li>•Consumer Purpose:None</li> <li>•Business Purpose: 3 to 12 months minimum payments or prepayment penalty</li> </ul>	3 - 12 months	NONE	NONE
<b>LTV</b>	55% or less	65% - 70%	65% - 70%	up to 70%
<b>POINTS** &amp; FEES</b>	3 - 5 pts Plus \$2490 (Processing, Doc prep, & Underwriting)	3 - 5 pts Plus \$2490 (Processing, Doc prep, & Underwriting)	3 - 5 pts Plus \$2490 (Processing, Doc prep, & Underwriting)	3 - 5 pts Plus \$2490 (Processing, Doc prep, & Underwriting)

**For Real Estate Professionals Only.**

\*Alt-A Program is for Strong Borrowers, 55% LTV or lower, nice property/good location.  
\*\*Points for loan programs subject to change. Lower rates on lower loan-to-values, case by case basis.

**Call Us at (707) 523-2099**  **www.SunPacificMortgage.com**

CA DRE license #10464899 and NMLS #360993