

**Residential & Commercial Equity**

**Fund in 5 Days! Make up to 4 points...**

<b>XP</b>		<b>Expanded Hard Equity—up to 3 million</b>			
		<b>Program</b>	<b>Max LTV</b>	<b>Interest Rate</b>	<b>Fee</b>
<b>XPS</b>	<b>Deferred Maintenance/ Rehab/REO Purchase/ Incomplete Construction</b>	65%	18%	6 pts	150,000 — 3,000,000
<b>HXP</b>	<b>Hard Money HELOC</b>	60% CLTV	WSJ Prime + 10.99%	Ask your AE	25,000 — 500,000
<b>EXP</b>	<b>Non Owner—Express</b>	65%	14.50%	6 pts	150,000 — 3,000,000
<b>RP</b>	<b>Residential Owner Occupied</b>	55%	11.75%	4.5 pts	150,000 — 500,000

**Available in CA, AZ, FL, OR, UT and WA. CO & NV Require Income Documentation. Lender Fee/Underwriting: \$1295. Broker may charge up to 4 points Origination.\***

<p><b>XPS:</b></p> <ul style="list-style-type: none"> <li>• Deferred Maintenance</li> <li>• Incomplete Construction/Remodel</li> <li>• Un-permitted Addition Correction</li> <li>• REO Purchase/Foreclosure Purchase</li> <li>• No Pre Pay Penalty</li> <li>• May use Subject To Value or ARV (After Repair Value) — Max 60 ltv.</li> </ul>	<p><b>HXP:</b></p> <ul style="list-style-type: none"> <li>• Owner Occupied</li> <li>• Non Owner Occupied</li> <li>• No Pre Pay Penalty</li> <li>• Max CLTV 60</li> <li>• 5 Day Close</li> <li>• Pays up to 4 points</li> <li>• HELOC in 1st position OK</li> </ul>	<p><b>EXP:</b></p> <ul style="list-style-type: none"> <li>• Non Owner Occupied</li> <li>• No Cash Out Restrictions</li> <li>• No deferred maintenance</li> </ul> <p><b>RP:</b></p> <ul style="list-style-type: none"> <li>• Owner Occupied</li> <li>• 2 year Pre Pay Penalty</li> <li>• 3-4 Weeks to Close</li> </ul>
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**CP: Commercial programs available.** Property must be located in a major metropolitan or suburban area. Income producing properties: Office/Retail/Hotel/Motel/Warehouse/Apartments/Mixed Use/Auto/Restaurant

- General Guidelines for All Programs:**
- Stated Income State Asset (SISA)
  - No Title Seasoning Required
  - Gift of Equity Okay
  - Maximum DTI 55%
  - Fixed Income borrowers require award letters
  - Self Employed borrowers require business license or CPA letter.
  - No Rural, manufactured, agricultural, unique, modular or land.
  - May require consumer debt to be paid.
  - Mortgage lates okay.
  - ANY FICO
  - All loans must show benefit to the borrower

**Visit my website for more information**

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For Mortgage Professionals / Wholesale Use Only. Not intended for the general public. This is not a commitment to lend. Programs, pricing, and guidelines are subject to change without notice. Programs and restrictions vary by state and not all programs are available in all areas. \*All points and fees must comply with Federal, State, local regulations and guidelines.