

## INTRODUCING LOW COST BRIDGE LOANS

The Madison Group works with quality lenders to provide financing options for bridge loans. Introducing a new bridge loan program that provides flexible financing, competitive pricing, speedy execution timelines, and common sense underwriting and decisions.

### FEATURES

- Consumer or business purpose
- Residential or commercial property types
  - Interest only
- Low rates and fees

Challenges we can overcome with a bridge loan	<ul style="list-style-type: none"> <li>• Insufficient time for traditional loan applications</li> <li>• Delayed or turned down loan applications</li> <li>• Short term window of opportunity</li> <li>• The need to cross collateralize properties</li> <li>• FICO score or Debt-to-income ratio challenges</li> <li>• Unfiled tax returns</li> <li>• Insufficient qualifying income</li> <li>• Turn around/stabilizing cash flow</li> <li>• Zoning/project approval</li> </ul>
Types of transactions	<ul style="list-style-type: none"> <li>• Purchase, refinance, rehab, or construction</li> <li>• Land for development/construction</li> <li>• Construction/rehab</li> <li>• Fix &amp; Flip</li> <li>• Cash-out for any need</li> </ul>
Loan limits	Loan limits: \$500,000 - \$2,000,000
Term	1 - 5 years with options for structured terms
Amortization	Interest only or 25 year depending upon transaction
LTV/LTC	Up to 75%
States	UT, AZ, NV, CO, CA, WA
Interest Rate	5-7%
Origination Fee	2%
Prepayment Options	Low or No Prepayment Penalty
Alternative Options for higher loan amounts	Higher loan limits to \$50,000,000 available. Rates and fees vary. Nonrecourse available on loans over \$5,000,000



“Our company mission for the last 16 years has been to understand the clients needs first, then work to provide the best loan solutions. This allows the investor to make informed and sound investment decisions. We give real answers, even if that means telling the client that it is not in their best interest to buy or refinance. We believe that is the reason that our clients recommend TMG to other professional real estate investors.”

**Jeff Meierhofer, Director of Finance**