

# Oxford Business Capital LLC

1810 E Sahara Ave Suite 214

Las Vegas NV 89104

800-207-0146 Ext: 700 Fax: 919-949-1072

Website Address: [www.oxfordbusinesscapital.com](http://www.oxfordbusinesscapital.com) Email: [info@oxfordbizcapital.net](mailto:info@oxfordbizcapital.net)

## Portfolio Pro

**Portfolio Pro** is designed to help savvy investors unlock equity and get more cash out of their existing rental investments. With Portfolio Pro, you can consolidate multiple rental properties and mortgages into a single loan so you can continue to grow your portfolio. With attractive rates and up to 75% loan-to-value (LTV) on fixed-rate loans, these loans are a great way to get cash out from your existing rental properties. Interest-only loans are also available. Portfolio Pro loans begin at \$1 million for 10 or more properties with no personal income verification.\*

## Get Cash From Your Existing Rental Portfolio

Portfolio Pro asset-based loans can provide the cash you need to grow your rental portfolio. Benefits include:

- **Get cash from your rental properties** – loans from \$1 million
- **Lower your blended rate** – consolidate higher-rate loans into a single mortgage
- **No personal income verification** – lending decisions based on property cash flow\*
- **No hurdles** – lots of loan options designed for you

## Advantages of Portfolio Pro

Other advantages of Portfolio Pro include:

- Up to 75% loan-to-value (LTV) for fixed-rate loans
- Interest-only financing available – up to 70% LTV
- 30-year amortizations available
- Variety of property types – single-family, 2-4 units, condos (subject to review), townhomes and apartments

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## PORTFOLIO PRO Overview

<b>PURPOSE</b>	Portfolio refinancing and acquisition
<b>PROCEEDS</b>	Starting at \$1 Million
<b>RATE TYPE</b>	Fixed, interest-only option available
<b>TERM</b>	5 & 10 years
<b>LTV</b>	Up to 75% on fixed-rate & up to 70%/65% on 5/10-year interest-only, respectively
<b>DSCR</b>	1.15x (1.2x for interest-only with LTV >60%)
<b>AMORTIZATION</b>	Up to 30 years
<b>RECOURSE</b>	Non-recourse and recourse options
<b>MIN. INDIVIDUAL PROPERTY VALUE</b>	\$50,000
<b>PROPERTY TYPES</b>	Single-family detached, 2-4 unit residences, condos (subject to review), townhomes, and multifamily (with additional conditions)

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## Single-Property Acquisition and Refinance Loans for Rental Property Investors\*

Purchase or refinance individual properties with the Foundation Loan. Business loans range from \$25K to \$750K with up to 80% LTV for acquisitions and 75% LTV for refinances. Asset-based lending decisions are based on property cash flow, not personal income.\*

- Competitive 30-year fixed rates
- Loans for single family residences, condos, townhomes, and 2-4 unit residences
- No out-of-pocket loan origination fees - origination fees paid from loan proceeds

## From Your First Property to Your 50th

First-time investors and seasoned rental real estate veterans alike can use the single-property acquisition and refinance loan to grow and leverage their rental property investments. Real estate veterans will appreciate the fast and easy online application process, which helps shorten the time needed to lock in that next purchase or refinance.

- Instant rate quotes with no credit check
- Determine ROI potential
- Streamlined online application process

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## FOUNDATION LOAN Overview

<b>PURPOSE</b>	Rental Acquisition and Refinancing
<b>AMOUNT</b>	\$25,000 - \$750,000
<b>RATE</b>	Fixed
<b>TERM</b>	30 Years
<b>LTV</b>	Up to 80% on Acquisition; Up to 75% on Refinance
<b>PROPERTY DTI RATIO</b>	Up to 70%
<b>AMORITIZATION</b>	30 Years
<b>RECOURSE</b>	Full Recourse Only
<b>PROPERTY TYPES</b>	Single-Family Detached, Condos, Townhomes, 2-4 Unit Residences
<b>MINIMUM PROPERTY VALUES</b>	\$50,000
<b>LOCATION RESTRICTIONS</b>	Unavailable in Alaska, California, Hawaii, Idaho, North Dakota, Rhode Island, South Dakota & Utah

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## Annex Pro

### Short-Term Financing to Acquire, Rehab and Lease

Annex Pro is a great short-term business loan to help you acquire, rehab and lease vacant investment properties – perfect for a buy-and-hold strategy. If you're interested in acquiring rental properties that need some updating prior to being rented, Annex Pro offers the financing you need. With no limit to the number of individual rehab loans (pre-approved credit limit ranges from \$1.5 million to over \$25 million), low rates and fast funding for approved borrowers, Annex Pro is ideal for acquiring, fixing and renting properties.

### Smart, Fast Loans for a Buy-and-Hold Strategy

If you are a scaled residential real estate investor, you know how hard it is to find a lender who believes in your business and wants to help it grow. With Annex Pro you can grow your real estate investment business with short-term financing solutions for renovating and leasing single-family investment properties—on a pre-approved credit limit.

- **Multiple properties** – single credit limit from \$1.5 million to over \$25 million
- **Great rates** for qualified borrowers
- **No limit to number of individual loans**
- **No advance fee** upon reaching pre-approved limit
- **No prepayment penalties**
- **No personal income requirements** – lending decisions based on balance sheet and personal net worth.

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## ANNEX PRO Overview

<b>PURPOSE</b>	Acquire, rehab and lease
<b>BORROWER CREDIT LIMIT</b>	\$1.5 million to over \$25 million
<b>MIN. ARV/PURCHASE PRICE</b>	\$50,000 per property
<b>FUNDING LEVEL PER PROPERTY</b>	Up to lower of i) 85% LTC or ii) 75% LTV
<b>RATE</b>	Starting at 8% for interest-only
<b>ADVANCE FEE</b>	Starting at 2% points – borrower only pays advance fees on loans up to pre-approved credit limit
<b>RECOURSE</b>	Non-recourse and recourse options
<b>PROGRAM TERMS</b>	12 – 24 months
<b>PROPERTY TERMS</b>	6–9 months
<b>PROPERTY TYPES</b>	Single-family detached, condos, townhomes, and 2-4 unit residences

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## Flash Pro

### Single-Family Detached, Condos, Townhomes, and 2-4 Unit Residences

Committed to quickly renovating and reselling investment properties? If so, Flash Pro is for you. Designed for the experienced, short-term fix-and-flip investor, Flash Pro offers the option to acquire multiple properties on a single credit limit (pre-approved credit limit ranges from \$1.5 million to over \$25 million) with no limit to the number of individual fix-and-flip loans. Flash Pro can help you quickly close on your investment and provides attractive rates for approved borrowers to help you get the returns you want.

## Smart, Fast Loans for a Fix & Flip Strategy

If you are a scaled residential real estate investor, you know how hard it is to find a lender who believes in your business and wants to help it grow. With Flash Pro you can grow your real estate investment business with short-term financing solutions for renovating and reselling single-family investment properties—on a pre-approved credit limit.

- **Multiple properties** – single credit limit from \$1.5 million to over \$25 million
- **Great rates** for qualified borrowers
- **No limit to number of individual loans**
- **No advance fee** upon reaching pre-approved limit
- **No prepayment penalties**
- **No personal income requirements** – lending decisions based on balance sheet and personal net worth<sup>i</sup>

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## FLASH PRO Overview

<b>PURPOSE</b>	Acquire, rehab and resell
<b>BORROWER CREDIT LIMIT</b>	\$1.5 million to over \$25 million
<b>MIN. ARV/PURCHASE PRICE</b>	\$50,000 per property
<b>FUNDING LEVEL PER PROPERTY</b>	Up to lower of i) 85% LTC or ii) 75% LTV
<b>RATE</b>	Starting at 8% for interest-only
<b>ADVANCE FEE</b>	Starting at 2% points – borrower only pays advance fees on loans up to pre-approved credit limit
<b>RECOURSE</b>	Non-recourse and recourse options
<b>PROGRAM TERMS</b>	12 – 24 months
<b>PROPERTY TERMS</b>	6–9 months
<b>PROPERTY TYPES</b>	Single-family detached, condos, townhomes, and 2-4 unit residences