

Oxford Business Capital LLC.

8810 E Sahara Ave Suite 214 Las Vegas NV 89104

Te: 800-207-0146 Ext 700 Fax: 919-747-4292

Email: info@oxfordbizcapital.net website: www.Oxfordbizcapital.net

Land Development Loans

This program is designed to provide a business loan to purchase and/or develop unimproved raw land for a residential or commercial subdivision. Construction financing is also available.

- Loan amounts from \$100,000 to \$1,000,000
- Loan amount up to 50% of the appraised value, not to exceed 70% loan to cost (loan to value could be less subject to a full underwriting and market review of the project)
- Land purchase up to 55% of the purchase price. (Cross collateralization allowed on other properties, if needed, for maximum loan amounts)
- Loans available to qualified Developers with less than 5 years experience
- Fast pre-qualification, typically between 3 to 5 business days
- Deal Directly with Loan Officer/Underwriter
- Loans are available to Borrowers with excellent to less than perfect credit
- Flexible draw schedules
- Up to 3 year terms available
- Interest only payments based on funds drawn

Loans available in the following states: AK, AL, AR, CA, CO, CT, DE, FL, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MO, MS, MT, NC, NE, NJ, NM, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WY

Commercial Lot/ Land Loans

This program is designed to provide a business loan to purchase a commercial lot or refinance a current commercial lot loan. Commercial lots must be eligible for present or future commercial construction. Construction financing is also available (See appropriate construction loan link above for more information).

- Loan amounts from \$50,000 to \$1,500,000
- Land purchase up to 55% of the purchase price. (Cross collateralization allowed on other properties, if needed, for maximum loan amounts)
- No minimum acreage requirements or maximum limitations
- Commercially zoned land with entitlements
- Fast pre-qualification, typically between 3 to 5 business days
- Deal Directly with Loan Officer/Underwriter
- Loans are available to Borrowers with excellent to less than perfect credit
- Up to 3 year terms available
- Interest only payments

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Commercial Purchase/ Refinances

We offer Non-Conforming Commercial (Non-Bankable) Loans on Commercial Properties

- Bridge Loans
- Bank Workouts / Short Sales
- Bankruptcies / Foreclosures
- Limited Income
- Weak personal financials
- Foreign Nationals

Property Loans

- Multi-Family (5 – 25 Units)
- Retail Building
- Light Industrial
- Office Building
- Mobile Home Parks
- Other types considered

The Oxford Business Capital LLC.

- Fast pre-approvals within 3 to 5 business days
- Deal directly with the Loan Officer/Underwriter
- Fast closings

General Loan Terms

- Loan Size: \$100,000 to \$2,500,000
- Rates: 8.95% to 10.95%
- Fees: 1.50% to 2.50%+
- Pre-payment: Allowed without penalty
- Term: 1 to 5 Years
- Loan to Value: Typically 55% to 70%, however, up to 75% possible on high quality properties and/or high quality Borrowers (Cross collateralization allowed on other properties, if needed, for maximum or greater loan amounts)
- Minimum cash from Borrower: 25.00% down on the purchase price plus closing cost

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- Loan amounts from \$50,000 to \$1,500,000
- Land purchase up to 55% of the purchase price. (Cross collateralization allowed on other properties, if needed, for maximum loan amounts)
- No minimum acreage requirements or maximum limitations
- Commercially zoned land with entitlements
- Fast pre-qualification, typically between 3 to 5 business days
- Deal Directly with Loan Officer/Underwriter
- Loans are available to Borrowers with excellent to less than perfect credit
- Up to 3 year terms available
- Interest only payments

Loans available in the following states: AK, AL, AR, CA, CO, CT, DE, FL, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MO, MS, MT, NC, NE, NJ, NM, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WY

Small Balance Bridge Loans

PROGRAM IS CURRENTLY BEING EVALUATED ON A CASE BY CASE BASIS. PLEASE CALL FOR DETAILS.

This program is designed to access the equity in your current owner occupied residence or possibly another property you own (that is intended to be sold), to purchase a new lot, home or start construction of a new home.

- Loan Amounts from \$75,000 to \$1,500,000
- Loan to value up to 80% of appraised value
- Allows you to sell your home on your time schedule
- Deal directly with the Loan Officer/Underwriter
- Fast pre-qualification, typically within 3 to 5 business days
- Loans are available to Borrowers with excellent to less than perfect credit
- Full income documentation
- 1 to 4 family owner and non-owner properties are eligible (other property types may be considered on an exception basis)
- 12 month term
- Interest only payments

Loans available for owner occupied and non-owner occupied properties in the following states: CA, CT, DE, FL, IA, ID, MA, MD, MI, NC, NJ, NY, OR, PA, RI, VA, WA

Loans available for non-owner occupied properties only: AK, AL, AR, CO, GA, HI, IN, KS, KY, ME, MS, MO, MT, NE, NM, OH, OK, SC, TN, TX, UT, WY

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Borrower Builder Construction Loans

This program is designed for Borrowers who are hiring a builder to construct a residential property.

- Loan amounts from \$100,000 to \$2,500,000
- Loan amounts up to 90% of the appraised value on single family, owner occupied, full income documentation, conforming loan amounts. Please call for additional information on other programs offered. (Cross collateralization allowed on other properties, if needed, for maximum or greater loan amounts)
- Land purchase may be included in the construction loan, up to 75% of the lot purchase price
- Deal directly with the Loan Officer/Underwriter
- Fast pre-qualification, typically within 3 to 5 business days
- Loans are available to Borrowers with excellent to less than perfect credit
- Flexible draw schedules
- 1 to 4 family homes preferred, see Multi-Family for more than 4 units
- 12 month construction term
- Interest only payments based on funds advanced

Loans available for owner occupied and non-owner occupied properties in the following states: CA, CT, DE, FL, IA, MA, MD, MI, NC, NJ, NY, OR, PA, RI, TX, VA, WA

Loans available for non-owner occupied properties only: AK, AL, AR, CO, GA, HI, ID, IN, KS, KY, ME, MO, MS, MT, NE, NM, OH, OK, SC, TN, UT, WY

Self Builder Construction Loans

This program is designed for Borrowers who are acting as their own general contractor to construct a residential property.

- Borrower acts as own General Contractor (No site supervisor required)
- Loan amounts from \$100,000 to \$2,500,000
- Loan amounts up to 90%* of the appraised value on single family, owner occupied, full income documentation, conforming loan amounts. Please call for additional information on other programs offered. (*Cross collateralization allowed on other properties, if needed, for maximum or greater loan amounts)
- Land purchase may be included in the construction loan, up to 75% of the lot purchase price
- Deal directly with the Loan Officer/Underwriter
- Fast pre-qualification, typically within 3 to 5 business days
- Loans are available to Borrowers with excellent to less than perfect credit
- Flexible draw schedules
- 1 to 4 family homes preferred, see Multi-Family for more than 4 units
- 12 month construction term
- Interest only payments based on funds advanced

Loans available for owner occupied and non-owner occupied properties in the following states: CA, CT, DE, FL, IA, MA, MD, MI, NC, NJ, NY, OR, PA, RI, VA, WA

Loans available for non-owner occupied properties only: AK, AL, AR, CO, GA, HI, ID, IN, KS, KY, ME, MS, MO, MT, NE, NM, OH, OK, SC, TN, UT, WY

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Renovation Loans

This program is designed for Borrowers who need to finance the renovation or expansion of a property they currently own or they plan to purchase.

- Borrower acts as own General Contractor (No site supervisor required)
- Loan amounts from \$100,000 to \$2,500,000
- Loan amounts up to 90% of the appraised value on single family, owner occupied, full income documentation, conforming loan amounts. Please call for additional information on other programs offered. (Cross collateralization allowed on other properties, if needed, for maximum or greater loan amounts)
- Deal directly with the Loan Officer/Underwriter
- Fast pre-qualification, typically within 3 to 5 business days
- Loans are available to Borrowers with excellent to less than perfect credit
- Flexible draw schedules
- 1 to 4 family homes preferred, see Multi-Family for more than 4 units
- 12 month construction term
- Interest only payments based on funds advanced

Loans available for owner occupied and non-owner occupied properties in the following states: CA, CT, DE, FL, IA, MA, MD, MI, NC, NJ, NY, OR, PA, RI, TX, VA, WA

Loans available for non-owner occupied properties only: AK, AL, AR, CO, GA, HI, ID, IN, KS, KY, ME, MS, MO, MT, NE, NM, OH, OK, SC, TN, UT, WY

Builder Sold Construction loans

This program is designed to provide a business loan to a Builder who has a contract to sell the home once the property is completed.

- Loan amounts from \$100,000 to \$2,500,000
- Loan amounts up to 75% of the contract price on conforming loan amounts, otherwise up to 70% of contract price. (Cross collateralization allowed on other properties, if needed, for maximum or greater loan amounts)
- Land purchase may be included in the construction loan. Please call for a quote.
- Deal directly with the Loan Officer/Underwriter
- Full and Limited Documentation programs available
- Fast pre-qualification, typically within 3 to 5 business days
- Loans are available to Borrowers with excellent to less than perfect credit
- Flexible draw schedules
- 1 to 4 family homes preferred, see Multi-Family for more than 4 units
- 12 month construction term (longer terms considered on an exception basis)
- Interest only payments based on funds advanced
- New Builders will be considered

Loans available in the following states: AK, AL, AR, CA, CO, CT, DE, FL, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NJ, NM, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WY

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Builder Model / Spec Construction Loans

This program is designed to provide a business loan to a Builder for the construction of a model or spec home.

- Loan amounts from \$100,000 to \$2,500,000
- Loan amounts up to 60% of the appraised value (Cross collateralization allowed on other properties, if needed, for maximum or greater loan amounts)
- Land purchase may be included in the construction loan. Please call for a quote.
- Deal directly with the Loan Officer/Underwriter
- Full and Limited Documentation programs available
- Fast pre-qualification, typically within 3 to 5 business days
- Loans are available to Borrowers with excellent to less than perfect credit
- Flexible draw schedules
- 1 to 4 family homes preferred, see Multi-Family for more than 4 units
- 12 month construction term (longer terms considered on an exception basis)
- Interest only payments based on funds advanced
- New Builders will be considered

Loans available in the following states: AK, AL, AR, CA, CO, CT, DE, FL, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NJ, NM, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WY

Multifamily 2-4 Units Construction Loans

This program is designed for Borrowers who are constructing a 2 to 4 family residential owner occupied property. Non-owner occupied properties allowed, please call for a quote.

- Self Build available
- Loan amounts from \$100,000 to \$2,500,000
- Loan amounts up to 75% of the appraised value (Cross collateralization allowed on other properties, if needed, for maximum or greater loan amounts)
- Land purchase may be included in the construction loan. Please call for a quote.
- Deal directly with the Loan Officer/Underwriter
- Full and Limited Documentation programs available
- Fast pre-qualification, typically within 3 to 5 business days
- Loans are available to Borrowers with excellent to less than perfect credit
- Flexible draw schedules
- 12 month construction term (Longer terms considered)
- Interest only payments based on funds advanced

Loans available for owner occupied and non-owner occupied properties in the following states: CA, CT, DE, FL, IA, MA, MD, MI, NC, NJ, NY, OR, PA, RI, TX, VA, WA

Loans available for non-owner occupied properties only: AK, AL, AR, CO, GA, HI, ID, IN, KS, KY, ME, MS, MO, MT, NE, NM, OH, OK, SC, TN, UT, WY

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Residential Lot and land Loans

This program is designed for Borrowers in need of financing to purchase a residential lot. Residential lots must be eligible for present or future new construction. Construction financing is also available (see appropriate construction loan link above for more information).

- Loan amounts from \$35,000 to \$750,000
- Loan amounts of up to 75%* of the purchase price in improved subdivisions, otherwise up to 55% loan to value. Please call for a quote. (*Cross collateralization allowed on other properties, if needed, for maximum or greater loan amounts)
- No minimum acreage requirement or maximum limitations
- Deal directly with the Loan Officer/Underwriter
- Full and Limited Documentation programs available
- Fast pre-qualification, typically within 3 to 5 business days
- Loans are available to Borrowers with excellent to less than perfect credit
- Flexible underwriting
- Residential zoned land (some exceptions for agriculturally zoned land)
- Interest reserves are typically not required
- Up to 5 year terms
- Interest only payments may be available
- Satisfactory evidence the lot can be built on

Loans available in the following states: AK, AL, AR, CA, CO, CT, DE, FL, GA, HI, IA, ID, IN, KS, KY, MA, MD, ME, MI, MO, MS, MT, NC, NE, NJ, NM, NY, OH, OR, PA, RI, SC, TN, TX, UT, VA, WA, WY