



Easy Day Capital

# LOAN STRUCTURE

EASY DAY CAPITAL LLC specializes in short-term fix and flip loans of up to 6 months for new and experienced operators.

## LOAN AMOUNT DETERMINATION

PURCHASE PRICE	<i>up to 90%</i>
REPAIR BUDGET	<i>up to 100%</i>
LOAN TO VALUE	<i>up to 65% of after repair value</i>

NOTE: Funds allocated to repairs are held back in escrow by Easy Day Capital LLC and reimbursed to the borrower in three equal draws after proof of repairs and paid receipts have been submitted and reviewed.

## FEE STRUCTURE

INTEREST RATE	<i>11.99% interest only (6mos prepaid)</i>
ORIGINATION FEE	<i>3% of loan amount</i>
COMMITMENT FEE	<i>\$400 (after agreeing to loan terms, and credited back to you at closing)</i>
PROCESSING FEE	<i>\$995</i>
DRAW FEES	<i>\$100 x 3 draws</i>

NOTE: Loan interest payments are collected up front for the loan term, but any overpaid loan interest is prorated back to the borrower at the time of loan repayment if applicable.

## OTHER COSTS

BUILDER'S RISK & LIABILITY  
INSURANCE LENDER'S TITLE  
INSURANCE SETTLEMENT FEES

NOTE: We require insurance to be prepaid at closing and Easy Day Capital LLC must be named as an additional insured lender.

## BENEFITS

### SIMPLE

✓ Our loan application process is straightforward and streamlined.

### FAST

✓ Our underwriting is fast so you can get your deal funded quickly.

### RELIABLE

✓ When you receive our loan commitment you can rest assured that your loan will be funded.

DISCLAIMER: This document is not a loan offer. Terms and conditions listed above are only an example of a typical loan structure from Easy Day Capital LLC. Every loan application is subject to underwriting, and loan terms are structured on a case by case basis based on risk analysis and other factors.

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