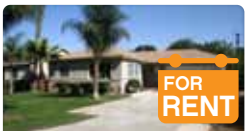
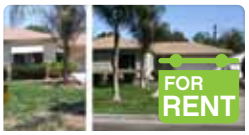
Hard Money Loans

Fast, easy, and reliable funding for Southern California real estate investors since 1997. Doing more than 10 loans a year? Please call (951) 780-5856 and ask about our TNG Frequent Buyer Program!

TheNorrisGroup

California DRE#01219911

Funding All over Southern California including Los Angeles • San Diego • Orange • Bakersfield • Lancaster • Palm Springs Riverside • Norco • San Bernardino • Moreno Valley • Mira Loma • Hemet • Temecula • Long Beach • Carlsbad • Oxnard • Ventura Redlands • Corona • Burbank • Menifee • High Desert • Palmdale • Apple Valley • And Many More

	REHABBER PROGRAM	 REFINANCE PROGRAM	 RENTAL PURCHASE PROGRAM	BUILD TO FLIP PROGRAM	BUILD TO HOLD PROGRAM
Term	1 YR	8 YR	8 YR	1 YR	8 YR
Rate	12.5%*	9.9%	12.5%* to 9.9%	12.9%*	12.9%* to 9.9%
Prepay Penalty	None	2 YR	2 YR	None	2 YR
Loan to Value	65% ARV Max	65% LTV Max	65% ARV Max	65% LTV Max	65% LTV Max
Points	NEW 2.5 Pts ($2,500 Minimum)	NEW 2.5 Pts ($2,500 Minimum)	NEW 2.5 Pts ($2,500 Minimum)	NEW 2.5 Pts ($2,500 Minimum)	NEW 2.5 Pts ($2,500 Minimum)
Fees	$1,095	$1,095	$1,095	$1,095	$1,095
Appraisal	$375	$375	$375	$375	$375
Mod. Fees	N/A	N/A	$500	N/A	$500
Building Inspection	N/A	N/A	N/A	Managed by fund control company. Roughly 1% of construction amount.	
Entities	Yes	Yes	Yes	Yes	Yes
IRAs	Yes	Yes	Yes	Yes	Yes
Notes	Reduced points! $10k flat for loans $400k-$499k. 2 points for loans $500k+			For build programs, investor must own lot free and clear and have approved construction plans and permits.	

** 0.4% additional interest if investor is not on direct deposit. All loan programs subject to change.*

www.thenorrisgroup.com/hardmoney or 951-780-5856