

UTAH OFFICE
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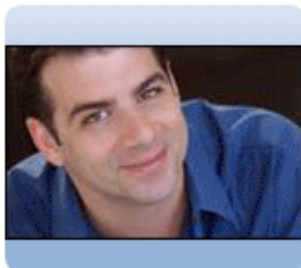
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303-747-3848
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My name is Keith with www.dohardmoney.com. We fund investment real estate in 48 hours or less with no down payment or monthly payments required. Thank you for your interest in using our Hard Money.... Or as most of our clients call it "hard money made easy." This packet will review the general terms and requirements of our loan program. The final terms and requirements of our program will be definitively set forth in your final loan closing documents. Please call me any time with questions. I would be happy to speak with you anytime. I look forward to helping you achieve your investment goals!

Keith Uderjohn

All Testimonial photos are Stock pictures requested by clients to protect the Ugly, Trust us you don't want to see their real faces...



"Whenever I have a deal in the works, I send it to these guys and they fund 100% of the purchase price plus lend repair money. It saves me a lot of time and hassle and they know their stuff" – John

WHY PEOPLE LOVE OUR MONEY:



We do not require monthly payments to be made.

Utah and Colorado's #1 Hard Money Lender

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1. No Down Payment
2. We will lend up to 65% of the value of the home, which may include 100% of the purchase price.
3. No monthly payments
4. We may fund the cost of repairs
5. No money out of pocket
6. No full appraisal required
7. Local touch
8. No hidden fees
9. We can close in 24 to 48 hours
10. We base our decision primarily on the property. We typically always have money to lend.
11. We make the decisions and we wire the money. Don't work with a middle man.
12. We will lend on After Repaired Value
13. No Credit Score Minimum.

OUR PROGRAMS

LOAN TO VALUE

The amount we will lend is based on the value of the property which value will include origination points charged on your loan.

Up to 65% After Repair Value (this is the value after average repairs have been completed). We will add the points for the respective term on top of this amount.

We are frequently asked how we determine after repaired value. It is very simple. We look at the lowest comparable that is fixed up in good condition in the immediate area that is sold, and we also look at the lowest active in the immediate area that is in good condition. We then use the lower of these two. Basically Sold's tell the history and Actives show the future.

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LOAN TERM AND FEES

LOAN TERM	ORIGINATION POINTS CHARGED	ANNUAL RATE
5 Days	1 (add .25% more for 7 days and .50% more for 15 days)	15%
30 Days	2	15%
60 Days	2.5	15%
90 Days	3.5	15%
120 Days	4.5	15%

For Credit Scores under 620 the Interest rate will be at 18%

Origination points will be added to the principle at loan commencement.

NO Monthly Payments are required for the initial term of the loan.

We may delay collection on the note up to 180 days after loan commencement. We charge 1% per 30 day delay. We will write a loan for up to 4 months and at our discretion allow up to two extensions on collection, upon payment of 1% of the loan balance plus the equivalent of 30 days interest for each such forbearance. If loan collection is extended past the initial 4 month period the 1% fee for that month and the equivalent monthly interest must be paid prior to any additional forbearance period.

At loan funding we also charge a \$495.00 Doc Prep Fee and a \$250.00 evaluation fee. The cost of Lender's Title Policy, Hazard Insurance and Escrow will be paid by borrower.

WHAT YOU NEED TO QUALIFY

1. The most important element is the property. We lend money based primarily upon the property and not the person. **YOU MUST HAVE THE PROPERTY UNDER CONTRACT BEFORE YOU**

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APPLY. If the property you are buying is a short sale we need a letter with bank approval. If it is a bank owned property we need to have banks approval already on the offer. You can obtain a pre-approval letter from our web site. www.dohardmoney.com. We can give you a value we will lend on a property that is not under contract. We charge an additional \$50 if the property is not under contract

2. Credit. We will pull your credit for credit score requirements and to be sure there are no judgments, collections or charge offs that HAVE NOT been paid off. In some cases we will allow up to \$500 in collections. We will also obtain a background report.

If for any reason, you do not meet our guidelines we would be willing to put the property in our name and give you an option contract to purchase the property back. We charge 1 additional point to do this.



“I have flipped several properties using their money and have been VERY satisfied with the quality of service and NO MONTHLY PAYMENTS” – KC

HOW TO GET STARTED

1. First get the property under contract in writing. If you are buying from a bank (or a short sale), you MUST have bank approval with a BPO (Bank Purchase Opinion).
2. Complete the online application form and property sheet. Go to www.dohardmoney.com
3. Complete online, fax, or email the purchase contract, acknowledgments, and legible copy of driver's license.

We will call you within business hours of getting your application to approve the loan.

After the property has been approved and we have all required paperwork, including loan documents, we can close in 24 to 48 hours.

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COUNTIES WE LEND IN

UTAH		COLORADO	
Salt Lake County		Jefferson County	
Davis County		Denver County	
Utah County		Douglas County	
Tooele County		Adams County (in Most Cases)	
Weber (in Most Cases)		Arapahoe County (In Most Cases)	

HOW MUCH WE WILL LOAN

1. Maximum loan amount is \$250,000 per property. We lend on single-family homes and residences up to a 4-plex. See the types of properties we will not lend on as listed below.
2. No minimum loan amount. However, we base our loan fees on a minimum of \$50,000 loan
3. Loan based on After Repaired – Loan to Value (if work is being done) established by our Estimator viewing the property.

THE FOLLOWING WILL LOWER THE LOAN TO VALUE

Home Owner vs Renter

-5% Reduction of Loan to Value

If you do not own your own home in Utah or Colorado then this reduction will apply.

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Foreclosure

-5% Reduction of Loan to Value

If you have had one foreclosure within the last five years this reduction will apply. If for any reason, you do not meet our guidelines we would be willing to put the property in our name. Then give you an option contract to purchase the property back. We charge 1 additional point at loan funding to do this.

Collection or Judgments over \$500

-Property must be put in our name

If you have any collections or judgments over \$500 then the property must be put in our name. We will charge 1 additional point at loan funding for this to happen. You will then have an option contract to the property. The above reductions in value if any will still be applied.

Background

-Property must be put in our name

If you have any negative reports on your background record then the property must be put in our name. We will charge 1 additional point at closing for this to happen. You will then have an option contract to the property. The above reductions in value if any will still be applied.

If Our Value Is Lower

If our value does not match the value you are hoping for, we will still do the loan based on our value and the buyer can bring its own money in for the difference.

Value is Final

We will NOT adjust our final value. Again the buyer can bring the difference in.

Unfinished Basements

We do not give value for future finished basements or additions. Our value is based upon the property being in average condition.



“They are great to work with and I would recommend them to anyone who needs 100% financing and needs to close in 24 hours” – Brian

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PROPERITES WE WILL NOT LEND ON

We WILL NOT lend on the following types of properties;

Rural, Agricultural or small farming communities
Recreational properties or cabins
Properties with less than 900 Square Feet
Properties with less than 2 bedrooms
Commercial properties or homes on or next to commercial corridors
Properties around or across from Rail Road tracks or major highway systems or freeways.
Lots, Raw Land, Full Construction

NO DOWN PAYMENT

No down payment is required as long as the loan meets our After Repaired - Loan to Value or As Is Value including the above adjustments, if applicable. If the requested loan amount is more than the approved loan amount the buyer will need to bring the difference in as a down payment.

WE LEND REPAIR MONEY

We will lend repair money as long as the total loan amount meets our After Repaired - Loan to Value. This money is held in escrow at the title company for Utah loan and in our office for Colorado as construction reserve. If you are a first time investor with our company we will require that any funds you were going to use for repairs be held by us regardless of how small the amount may be. If the repairs are over \$10,000 the repairs will be required to be held by us or escrow respectively in reserve. We will allow for two draws. First, when 50% of the work is complete, we will require receipts for the work that was done and an inspection from our company prior to drawing funds. Typically funds will take up to 7 days to be cut. Funds will be mailed. The second draw will be when the property is 100% complete. Again copies of receipts and an inspection from our company will be required. The funds must be paid directly to suppliers, contractors and/or workers. Lien waivers from contractors will be required. We do not allow the buyer to receive any repair funds. If an overage applies, it will be credited to the loan amount.

We require 3-5 days notice in advance for repair money to be released.

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LOANS PER CLIENT

There is no set limit. We look at our established relationship, strength of borrower, and history.

MONTHLY PAYMENTS

We do not require any monthly payments for the initial term of the loan. After the initial term, the forbearance fee (points) will be charged based on the loan balance in addition to the equivalent for 30 days worth of interest.

The payment is due on the exact due date. NO grace period. PAYMENTS MUST BE RECEIVED BY 5 PM ON THE DUE DATE. ANY PAYMENTS RECEIVED AFTER WILL HAVE A 15% LATE FEE!

PROPERTY EVALUATION (FOR OUR INTERNAL UNDERWRITING)

Discrepancy in Values

Once the loan application is submitted and the property is under contract the Evaluator will do a comparables search. If this search shows the loan amount requested is more than \$10,000 off from what potential After Repaired - Loan to Value is then the Evaluator will stop the process and the loan will be denied.

If you believe the value will be increased once the Evaluator views the home then you can pay \$250.00 for a personal interior inspection. If the value is increased by this interior inspection then we will do the loan based on the determined final value.

Auction Properties

If buyer wants to purchase a property from auction, we can help. However, be prepared to come in with additional funds in the event that our property evaluation is not high enough. We will still do the loan but only at After Repaired - Loan to Value or As Is Value if no work is being done. The buyer will have to bring cash for the difference.

If buyer wants to know the exact price we will lend prior to the auction, they can pay \$250.00 up front and the Evaluator will do a full evaluation including viewing the inside of the property. It is the responsibility of the borrower to gain access to the property for the evaluator.

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We also lend on HUD properties. Keep in mind that HUD requires that we send all loan documents to them for their approval. HUD takes one week to do this. So make sure you give HUD enough time, and send us the deal early.

General Guidelines

We will provide property values once the complete loan packet has been submitted AND our Evaluator views the property. In most cases it will take 24 hours for a final loan value. The amount of time this takes truly depends on how fast you can get the Evaluator in the property.

“Being in the hard money business for years, I have seen a lot of lenders and these guys are CHEAP AND EASY. They always get the job done in record time and its always done right” – Byron



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WHAT WE NEED CHECKLIST

FORMS YOU NEED TO PROVIDE UP FRONT:

- Getting to Know Your Property information completely filled out (found online)
- Signed Hard Money Application (found online) If married or business partner each person **MUST** complete and sign an application and sign on the loan.
- Copy of Purchase Contract (THE PROPERTY MUST BE UNDER CONTRACT). Short sale or bank owned property must have bank approval of sale.
- Clear Preliminary Title Report (We will obtain this through title/escrow company of our choice)
- Clear Copy of Driver's License for each borrower
- Signed Credit Authorization and Loan Acknowledgments by each borrower
- Signed Credit Card Authorization for loan fees or forbearance payment (used if necessary for payment of fees including but not limited to doc prep, evaluation, inspections or forbearance payment)

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