

## **HARD MONEY PROGRAMS**

Aapex Mortgage, specializing in mortgage loans for distressed borrowers, has designed customized programs with the underserved borrower in mind, including loan programs with the following features:

- No income documentation
- No credit report
- **FICO score under 500 (Sub 500 FICO)**
- Unlimited cash needs – “up to 100% CLTV”
- Foreclosure and bankruptcy buyouts
- Spousal and partner cash out
- And much more...

*"Please do not call and ask about our loan programs before reading this page in it's entirety".*

## **Hard Money COMMERCIAL LOANS**

### **Loan Parameters**

#### ***Hard Money & Bridge Loans***

- \$250,000 to \$25,000,000
- Nationwide--All 50 States
- All commercial property types considered except farm land
- Bad credit OK/All situations considered including bankruptcy, foreclosure, quick close and credit rebuilders/Based on property value
- A chance to close quickly or stabilize your credit or other situation and save the day
- Max LTV 70%

|                      |                                     |
|----------------------|-------------------------------------|
| <b>Property Type</b> | All income producing property types |
| <b>Loan Amount</b>   | \$500,000 - \$5,000,000             |
| <b>Interest Rate</b> | 12% to 16%                          |
| <b>Loan Term</b>     | 1 year to 15 years                  |

|                               |  |
|-------------------------------|--|
| <b>Amortization</b>           | Interest only, some may amortize over 15 years |
| <b>Maximum LTV</b>            | 65% to 70% of the (quick sale value)           |
| <b>Origination Fee</b>        | Starting at 5% of loan amount                  |
| <b>Recourse</b>               | Full recourse                                  |
| <b>Security</b>               | First mortgage on fee simple interest          |
| <b>Prepayment</b>             | Negotiable                                     |
| <b>Supplemental Financing</b> | Permitted                                      |

- \*Mortgage Brokers**
- \*Loan Officers and**
- \*Realtors are WELCOME.**

**[REGISTER TODAY TO BECOME AN AFFILIATE](#)**

**An important part of our business comes from referrals. Mortgage brokers and realtors represent a large portion of our referral base. Please contact Dex Johnson at (703) 946-8035 or [E-Mail info@djaapex.net](mailto:info@djaapex.net) and become a member of our network.**

**Contact:  
Dex Johnson  
JTI Financial  
PO BOX 531  
Haymarket , VA 20168  
Telephone:(703) 946-8035  
[E-Mail info@djaapex.net](mailto:info@djaapex.net)**