

Contractors, Builders, Developers & Investors

1% a Month - **Buy-Fix and Flip** - Funding Residential \ Commercial

LENDING CRITERIA	 REHAB CASH NOW* 12 MO. LOAN	RESIDENTIAL – FIX & LEASE 18 MO. LOAN WITH 6 MO. EXTENSION OPTION	ALL COMMERCIAL 18 MO. LOAN WITH 6 MO. EXTENSION OPTION
Interest	12%	12%	12%
LTV	Up to 80% Purchase Up to 65% Refinance	Up to 80% Purchase Up to 50% Cash Out Refinance	Up to 70% Purchase Up to 50% Cash Out Refinance
FICO	No Set Minimum	No Set Minimum	600
Occupancy	Non-Owner Occupied; Tenant Occupancy a Plus	Non-Owner Occupied; Tenant Occupancy a Plus	Tenant Occupancy a Plus
Typical Property Types	SFR, Multi-Family	SFR, Multi-Family	Mixed Use; Office; Apartment Complex; Warehouse; Retail
Property Type Exclusions	N / A	N / A	No Gas / Repair / Storage of Auto / Boat / Motorcycle; No Industrial
Termination Fee	1% After Month 9	N / A	N / A
Pre-Pay Penalty	N / A	2% Prior to Month 9	N / A
Extension Fee	N / A	2% for 6 Months	2% for 6 Months
Min. Loan Amt.	\$50k	\$50k	\$100k
Max. Loan Amt.	\$2.5M+	\$2.5M+	\$2.5M+
Collateral	Cross-Collateralization and Blanket Option	Cross-Collateralization and Blanket Option	Cross-Collateralization and Blanket Option

RAMS Capital Group thought its nationwide direct private lender, provides “short-term” commercial loans ranging from \$50k to \$2.5M+ to fund the purchase and/or rehabilitation of (NOO) residential & Commercial properties including, bridge loans, construction, and provide real estate-backed lines of credit.

RAMS Capital Group lends to experienced real estate investors, commercial contractors, developers and small business owners throughout the country



Fast Pre-Approvals Please Contact Dennis Behunick
email:d.behunick@ramsassetmgt.com

RAMS Capital Group can pre-approve your deal within 24-hours of receiving a completed application.

Distressed Properties

New Canaan CT.

Acre 1.65

Appraised Value: \$788,000

Assessed Value: \$788,000

Subarea Summary

Code	Description	Gross Area	Living Area
BAS	First Floor	2,084	2,084
BRP	Brick Patio	480	0
FLL	Finished Lower Level	650	650
FOP	Open Porch	36	0
UBM	Basement, Unfinished	1,864	0
WDK	Wood Deck	105	0

Total Living Area: 2,734

Item	Value
Style	Split-Level
Stories	1
Roof Cover	Brick
Roof Structure	Asphalt Shngl.
Interior Wall 1	Gable/Hip
Interior Floor 1	Plastered
Heat Fuel	Hardwood
Heat Type	Oil
AC Type	Hot Water
Total Bedrooms	Central
Total Bathrooms	04
Half Bathrooms	3
Total Rooms	0
	8

The successful bidder must be prepared to pay the balance of the purchase price within thirty (30) days after the approval of the sale. The deposit may be ordered forfeited if the successful bidder fails to complete the transaction within the thirty-day period. A certified or bank check made payable to the bidder in the amount of \$150,000 will be required.

Ridgefield, CT.

Acres 0.64

Appraised Value Assessed Value

\$303,559 \$212,490

The successful bidder must be prepared to pay the balance of the purchase price within thirty (30) days after the approval of the sale. The deposit may be ordered forfeited if the successful bidder fails to complete the transaction within the thirty-day period. A certified or bank check made payable to the bidder in the amount of \$35,000 will be required.

Please Contact for additional information regarding Distressed Properties in Fairfield, CT. !

RAMS LLC

Capital Group

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