



JOHN NEUFFER | WHOLESALE LENDER

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Velocity High Level Overview



- **Wholesale Lender (Nationwide)**
- **Investment & Commercial Properties**
- **Small Balance Loans**
- **Simple Underwriting**

Wholesale Lending

White Labeling



- **Velocity is the Money:**
 - Underwrites the Loan
 - Approves the Loan
 - Funds the Loan
- **Broker is the Face:**
 - Originates the Loan
 - Sells the Loan
 - Shows as the Lender

How You Get Paid



- Earn up to 5.00% of Loan Amount
 - Up to 1points on the YSP/Rebate
 - Up to 5points front end origination

Property Types



- **Investment 1-4's**
 - SFR, duplex, triplex, fourplex
 - No primary residence
- **MultiFamily/Mixed Use**
 - 5+ units & Mixed Use
- **Commercial**
 - Office, retail, warehouse, auto repair, etc.
 - No land, hospitality, or special-use...

Loan Amounts

Small Balance

- Up to \$5M Loan Amounts on All Programs
- Exceptions: higher loan amounts possible w/compensating factors
- We are an Investors Lender!

Simple Underwriting

- **No Income Verification**
- **No Asset Verification**
- **No Tax Verification**

“No Doc Loans”

FLEXTERM LOAN

Long Term Loans



- **30 Year Fixed Rate Term**
- **Fully Amortized (Principle and Interest Payments)**
 - 10yr Interest Only (optional)
 - No Balloon!
- **All property Types:**
 - 1-4's (75% LTV) – **NO DSCR**
 - 5+ Multifamily / Mixed Use (75% LTV)
 - Commercial Properties (70% LTV)
- **Rates Vary per Property Type & Transaction Type**
 - 9.24 – 11.74% SFR's
 - 10.24– 12.74% Multifamily
 - 10.74 – 13.24% Commercial
- **600 min FICO – 650 for Max LTV's**

ARV Pro Loan

FIX & FLIP FUNDING

- **Pro Flippers who have Money and Know what their Doing!**
 - 10.74 – 11.24% Rate
 - Up to 80% LTV on Purchase
 - Up to 100% Rehab (maxing out at 80% LTC or 75% ARV – whichever is less)
 - 12/mo IO Loan
 - \$75,000 - \$5,000,000 Loan Amounts
 - 650 FICO requirement
 - Must Own Primary Residence or Rental
 - 1-4 Investment Properties ONLY
 - Exit using the Perm Loan