



Asset Funding Group

Hard Money Made Easy

AFG, LLC

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Fast, Fair and Flexible Short-Term Financing Solutions

Commercial hard money loans are typically used as a bridge facility for new construction, acquisition, restructure or rehab until borrowers are able to secure ongoing financing or liquidation of the property.

Asset Funding Group (AFG) is a leader in hard money lending nationwide. At AFG, we pride ourselves on creating fast, fair and flexible solutions to meet your unique commercial financing needs. Because we are a direct money lender that underwrites and services our loans, we are better able to meet the needs of borrowers who require short-term financing as quickly as possible.

Commercial building	Hotel	Church
Raw land	Multifamily	Retail
Restaurant	Mixed use	Industrial

Loan Types

- Bridge loans
- Gap or mezzanine financing
- Business restructure
- Short-term credit resolutions
- Emergency funds

Loan Criteria

- Loans from \$100,000 to \$3M
- 50-75% Loan to Value (LTV)
- 12 month or flexible maturity
- 3-6% origination fee
- 13-15% interest rate
- Real estate collateral
- Extensions or renewals available

The AFG Difference

The key to our success is simple. *We focus on developing long term partnerships with our direct client or broker relationships.* At AFG, we work with you to develop the best possible financing solution for bridge loans, gap or mezzanine financing, business restructure, short term credit resolutions or emergency funds. With our streamlined underwriting process and quick closing capabilities, we are able to close most of our commercial loans within five business days rather than the weeks or months it could take with other financing alternatives.

Fast·Fair·Flexible

Broker Incentive Program

At AFG, we want to develop long-term broker relationships and compensate them for their valuable services. We have created a Broker Incentive Program with the following components:

- Commissions
- Earn special awards for loan volume and effectiveness
- Earn referral bonus

The Benefits of an AFG Partnership

Proven experience

At AFG, our relationships make the difference. Our extensive industry experience has shown that by establishing mutual trust, respect and open communication with our clients, we can create a long term partnerships. As a result, we have delivered financing solutions for a variety of loan types:

Rapid response

At AFG, we realize you need immediate approvals and quick closings. Our direct control over the entire loan process and experienced underwriting accelerates the time it takes to get loans approved. In fact, we are so confident in our ability to deliver that we have developed the AFG Promise:

- Commitments within 24 hours
- 5-day closings
- Up to 75% loan to value (LTV)

Flexible terms

Because we are a private company owned and operated by entrepreneurs, we can develop a loan structure that is customized to your unique needs. In addition, it is our goal for all borrowers to fulfill the terms of your agreement without default. Our agents work closely with borrowers to ensure these goals are met to the mutual benefit of both borrower and lender.

Lender resources

As a leading provider of hard money loans and one of the fastest growing hard money lenders nationwide, we have a strong loan base to ensure that we can meet any borrowers' needs. Given this solid foundation, we are able to maintain the long term partnerships and exceed our clients' expectations.

Loan Opportunity Checklist

We want to respond to you in a timely manner. In order to expedite loan processing, we ask that you provide the following information if applicable in your submission package. For specific transactions, we may require additional information.

1. Loan Opportunity Summary
2. Credit Authorization Form
3. Property Information
 - a. Last two years (plus year to date) income statements
 - b. Copies of leases
 - c. Pictures of property (color)
4. Third Party Reports (if applicable)
 - a. Existing appraisal
 - b. Environmental engineering
 - c. Title
 - d. Survey reports
5. Contracts or Agreements
6. Payoff Letters
7. Borrower Information:
 - a. Personal Financial Statement
 - b. Past two years tax returns
 - c. Tax returns and financial statements for business entities which will act as borrower (if applicable)
 - d. Resume or personal history description of borrower and key principals
 - e. Credit report

These forms are also available on our web site at www.assetfundinggroup.com

Loan Opportunity Summary

Borrower Information

Principals Name _____

Company Name _____

Address _____

City, State, Zip _____

Telephone 1 _____

Telephone 2 _____

Fax _____

E-mail Address _____

Loan Details

Why does borrower seek hard money loan? _____

Loan Amount _____

Term Requested _____

Loan to Value Amount (LTV) _____

Timeframe for closing _____

Collateral Details

Type of Asset: _____

Property Address: _____

Year Built _____ Appraisal Value (\$) _____

Year Purchased _____ Date of Appraisal _____

Purchase Price (\$) _____ Gross Income (\$) _____

Total Square Footage _____ Net Income (\$) _____

Real Estate Taxes (\$)_____ Current? Yes_____ No_____

If no, how much is owed? (\$)_____

1st Mortgage Balance (\$)_____ Interest Rate_____ Current? Yes_____ No_____

2nd Mortgage Balance (\$)_____ Interest Rate_____ Current? Yes_____ No_____

List all other liens and judgments on property and amount owed

1. \$ _____
2. \$ _____
3. \$ _____

List all other real estate owned by prospective borrower_____

Property value and amount of equity

1. \$ _____
2. \$ _____
3. \$ _____

Broker Information

Name_____

Company_____

Telephone 1_____

Telephone 2_____

Fax_____

Fee_____

In order to receive the most prompt response, please submit a complete package including the forms requested in the "Loan Opportunity Checklist" to:

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