



QUICK MONEY LENDING, INC

Loan solutions for you and your borrower.

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|---------------------|------------------------------|
| Any FICO | SFR, Units, Commerical |
| Proof of Employment | Full Doc and Stated Programs |
| Owner Or Non-Owner | Up T o 65% LTV, CLTV |
| Foreclosure OK | Interest-Only Payments |
| Bankruptcy | No Pre-Payment Penalty |
| Fast Approvals | Easy Submission Process! |

HOME EQUITY LINE OF CREDIT

Up to 10% Broker Fee | Direct Lender | Non-Institutional Financing

Product Information

	GOLD PROGRAM	SILVER PROGRAM
Loan To Value:	65% (Full Doc) 60% (Stated)	60% - 5% Ltv Stated
Interest Rate:	12.75% (Full Doc) 13.75% (Stated)	14.75% (Full Doc) 15.75% (Stated)
Income Documentation:	Proof of Ability to Repay Loan	Proof of Ability to Repay Loan
Loan Term:	6 Year w/Balloon	6 Year w/Balloon
Mortgage Lates:	4x30, 1x60	6x30, 2x60, 1x90
Bankruptcy / Foreclosure:	> 18 Months	< 12 Months

Submission Information

- Submission Documents: Submission Form, 1003, Credit Report, Appraisal, Purpose Letter, Mortgage Statements, Credit Authorization
- Agent Submission: Company Name, Address, Phone No., Contact Person, License, W-9, Fee Schedule

Program Notes

- Lien Position: First and Second Loan Amounts > \$100,000 on a case- by-case basis
(Non-Owner Occupied is Silver Program)
- Lender Fees: Escrow \$500, Processing \$750, Doc Prep \$250, Admin. \$400, Plus Loan Fee and Title
- Rate & Change Dates: Start Rate changes on 13th payment by 2% and continues for remaining loan period
- Foreclosure: Case by Case Basis or >90 day late. Full Doc max 60% Ltv @ 16.99% Fixed and Stated max 55% Ltv @ 17.99% Fixed.

QUICK MONEY LENDING, INC.
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