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YOUR TRUSTED GO-TO NON PRIME LENDER
Commercial Matrix

1st Trust Deed Rates Starting At

Credit Score (FICO)	<50% LTV	60% LTV	65% LTV	Lender Fees
700+	10.99%	11.50%	11.99%	1.5 – 3.5 pts
650+	11.50%	11.99%	*	1.75 – 3.75 pts
600+	11.99%	12.50%	*	2 - 4 pts
550+	12.50%	*	*	2.25 - 4 pts
500+	12.99%	*	*	2.25 – 3.75 pts

Sub 500 *Case By Case - Call For Pricing

Ancillary Lender Fees paid at closing: \$2238.95 - \$5995

Property Types

- Tier 1 – Multi Family
- Tier 2 – Mixed Use
- Tier 3 – Office, Retail, Condos
- Tier 4 – Lite Industrial, Warehouse

Occupancy

- Investment
- Owner User

1st Trust Deed Lending Programs

- 6 months – 60 months Interest Only

Lending To

- Individuals
- Family Trusts / IRA's
- Corporations / LLC/ LLP

2nd Trust Deed Lending Program (CA only)

- 6 months – 12 months Interest Only

Case By Case - Call For Pricing

Income Documentation

- **Stated**
- Full Doc – W2, Paystubs, Tax Returns and Bank Statements

Other Lending Programs

- Residential Product
- Fix & Flip Product
- Secured Revolving Lines of Credit for Trustee's Auctions and REO's

SIMPLE LOAN SUBMISSION

There is no approval or setup process required to bring us a deal. To start we need:

- ✓ Submission Form
- ✓ Executive Summary
- ✓ Credit Report (for all borrowers)
- ✓ Appraisal (if available)
- ✓ **Same Day Approval** if in before noon

LENDING GEOGRAPHY

Nationwide – except MI & VT

Keep This for Future Reference

NextGEN provides lending for borrowers and/or properties that do not meet conventional underwriting guidelines. The principals behind NextGEN have been portfolio lenders for the last decade. This is an advertisement to licensed mortgage and real estate professionals only. This is not an offer to the general public. Nor is it a commitment to make a loan on any particular terms. All loan applicants must submit a fully completed application, all required documentation and satisfy all contingencies of loan approval. Loan approval will be subject to satisfactory appraisal, title review and financial conditions. Some loan programs are not available in all jurisdictions. Loans are subject to change without notice.