

HOW TO WIN IN A DECLINING MARKET

Let's talk

ZINC FINANCIAL

FIX & FLIP REHAB PRIVATE LENDER

Presented by

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FIX & FLIP REHAB PRIVATE LENDER

Introduction

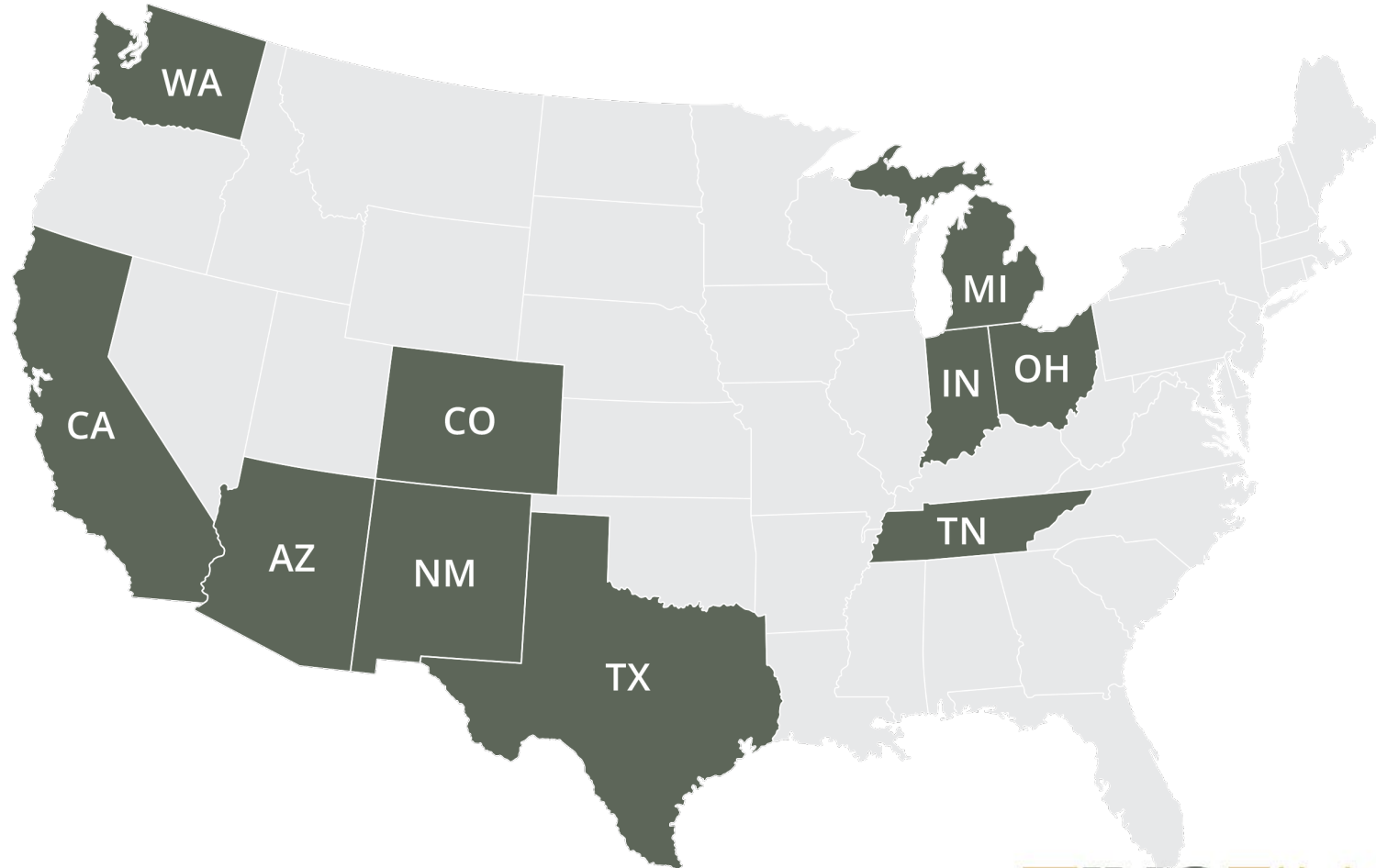
- Central California's Largest **Fix & Flip Private Money Lender**
- 20 Years in Business with **Over \$1Billion Funded**
- Founder, Todd Pigott has **flipped \$100MM** himself
- Niche Markets – **SFR, 1-4, Town Homes & Condos**
- **Up to 85% LTP** (Loan to Purchase) & **100% Rehab Costs**
- **7-10 Day Funding** with Rates as low as **7.49%**
- Lending in **10 States** & expanding by 2023

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Where We Lend

PROUDLY SERVING:

1. WASHINGTON
2. CALIFORNIA
3. ARIZONA
4. NEW MEXICO
5. TEXAS
6. COLORADO
7. TENNESSEE
8. INDIANA
9. OHIO
10. MICHIGAN



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Private Money vs Conventional

Limited Documentation 1 mo. Bank Statement & 640+ FICO Score	VS	Full Documentation 2 yrs. W2s, 2mo. Bank Statements
New Flippers Welcome 0-3 Flips in Last 18 Months	VS	2 Years Work Experience
5-6 Page Application	VS	Lengthy Application
Appraisal + Photos	VS	Full Appraisal + Inspection
As Fast 7-12 Day Escrow	VS	30-45 Day Escrow
Distressed 'As Is' Properties	VS	Property in Good Condition
Interest Only Payments NO PREPAYMENT PENALTIES	VS	Principal + Interest Payments PREPAYMENT PENALTIES

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Private Lending Conditions Today

- **Federal rate hikes** caused lenders to shift funding strategies
- Many have increased rates or have stopped lending altogether
- Imposed stricter underwriting guidelines
- Reducing leverage / Loan to Purchase (LTP)%
- **Not at ZINC FINANCIAL – *We're holding firm!***

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STEP ONE: Secure Your Lender

- **Secure Your Lender** – this should be the first step in your real estate investing process
- Get **Pre-Qualified**
- Know Your **Lender Requirements**
- Obtain a **Proof of Funds Letter**
- **Negotiate from a Position of Strength & Win the Deal!**



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STEP TWO: Secure Your Property

- Several Ways to **Secure Your Property**
- Find **Off-Market Properties** through Self-Promotion & Referrals
- Work with **Wholesalers**
- Work with **‘Investor Friendly’ Realtors**
- Source Properties from MLS (Multiple Listing Service)



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STEP THREE: Apply For Loan

- Complete Loan Application Online or PDF
- Submit Personal Information
- Provide Property Details
- Provide Photos of Property
- Do Your Due Diligence & Obtain Comps



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STEP FOUR: Value-Added Rehab

- **Most Important** Part of Loan Application
- Provide Your **Rehab Details**
- Know **Your Audience / Market**
- How Will You **Add Value** to Your Flip?
- Same Street, Same Home, **Two Flip Strategies** (true story)



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Understanding Your Control Fund

- What is a **Control Fund**?
- Pay Hard Costs **Out-of-Pocket**
- Get **Reimbursed in 3-5 Business Days**
- **Risk Mitigation** for Lender
- **Cash Flow** for Investor
- What's **Not Included? Soft vs Hard Costs**



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STEP FIVE: Selling Your Property

- **Selling your flip is ideal** exit strategy
- **Staging & marketing** your property is key
- Using **cardboard props** is a low-cost way to stage property
- **Network & establish relationships** with realtors in your area



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QUESTIONS & ANSWERS

Please **SHARE YOUR QUESTIONS** with US!

we're here to help!



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CENTRAL CALIFORNIA'S LARGEST FIX & FLIP PRIVATE LENDER

*We're here to help with **Speed, Ease and Reliability!***



Let's Connect

Let's Talk



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Let's Talk



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Let's Connect