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Direct Phone: 949-825-7488 / Cell 949-355-5541

Schedule C / Hedge Fund / JV / Banks / Private Loans

Real Estate • New Construction • All Equipment • Equity/Debt

WE KNOW WHERE THE MONEY IS, IF QUALIFIED, OUR INVESTORS WILL LEND YOU MONEY NOW!

NATIONAL AND GLOBAL LOAN PROGRAMS BOTH SECURED & UNSECURED AVAILABLE

- We Work All 50 States • We Work International • We Work Commercial/Residential/Raw Land
- We Work Time Critical and Difficult Loans • We Work Accounts Receivables/Purchase Order • We Work Start-Ups
- We Work Operating Capital Loans • We Work Municipal/City/State/Federal/ • We Work Equipment Leasing/ • We Work Commercial Bonds

LOAN PROGRAMS

- 1. Prime +1 or +2 to be Sought After for Standard Projects (If Qualified)**
- 2. 4.5- 8% Triple "A" Tax Exempt Bond Issuance Programs – 10mm – 1 Billion**
- 3. 7% - 12% Rates (Hard Money) – Interest Only/Fixed Rates**
- 4. No Fico Loans – Rates to be Determined (Customers with Credit/BK/Lien Issues)**
- 5. 50% Equity Partner – 20% Liquidity of Project Size as Proof of Income/No Pledge Requirements**
- 6. REO Programs / SBA Programs / Residential Real Estate Broker on Staff**

ADDITIONAL LOAN PROGRAMS STARTING AS LOW AS 2.25% - 4.1/4% or GOING RATE

12 MONTH PRE-PAID/INTEREST RESERVES - NO PRE-PAID PENALTIES / 3-9 WEEK FUNDINGS MAY APPLY

- Construction, Rehabilitation, Sub-Rehabilitation, Acquisition, Refinancing of Healthcare/Assisted Living Facilities/Skilled Nursing Facilities/Multi Family/Multi Use Properties: Up to 95% LTV, Interest Rate Fixed, 100% Refinancing of Outstanding Debt.
- New Construction, Development, Country Clubs, Hotels Flag and Brand, Golf Courses, Marinas, 5 Year terms, Options to Extend, 7%-8.99% Fixed, One Year Interest Reserves, 12 Month Pre-Paid Interest Only.
- Contract Financing Facility (CFF): Construction, Contractors, Manufacturers & Related Industries for Working Capital to Fulfill Contracts at 2.5% + Up to 100%.
- Owner Occupied Properties: Retail-Office-Warehouse-Industrial-Distribution Ok. Loan Amounts 500k – 5mm. Up to 90% LTV. Minimum FICO 680. ARM 2/3/5/7/10 Year Terms Available.
- Equipment Lease-Loans/Sale Lease Backs: USA AND Mexico Only, Minimum Two Years Time In Business, Most Business Verticals and Equipment Types Acceptable, Copiers, Restaurant, Signage, FF&E, Telecommunications OK, Rates Start From 7% or Lease Rate Factors Start at .0220
- Joint Venture Development Loans: Up to 100% LTC., Minimum Transaction Size 500k, Retail-Office-Medical-Industrial Industries Ok, 20%-50% Equity Proceed at 10-12% Preferred Return, Walk Out Clauses Available.
- Additional Joint Venture Partnership Loans: Minimum Transactions Size 1mm and up. 50% Equity Partner, 5 Year terms, Options to Extend, Borrower Maintains Management, 20% Project Dollar Amount Proof of Funds Required, No Borrower Pledge Required.
- Investment Properties: Multi-Use Properties, Office, Medical, Industrial, Heavy Light-R&D, Industries OK. Up to 75% LTV. Loan Amounts 500k-5mm, 2/3/5/7/10 Years.
- Bond Issuance Projects: \$10mm -\$1 Billion – 4.5% and up, Tax Exempt, Triple A, USA and Global, 0-99 Years
- Hard Money Bridge Loans: 500k and up, Terms 1-5 Years/Extensions Available, Fixed Rates Average at 7%-8.99%, One Year Interest Reserves.
- Hard Money Bridge Loans: 500k to 5mm, Terms 1-2 Years/Extensions Available, Fixed Rate, Year One at 12%, No Pre-Paid Penalty, Balloons.

(Rates, Programs, Time-Frames, Terms, and Structures May Have Additional Requirements or Restrictions. Call For Details)

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First USA Capital Standard "8" Step Process

Step 1: NDA/Non Circumvent Agreement shall be provided to all Brokers & Co/Sub-Brokers With commission pay-out Schedules provided within section 12.

Step 2: Brokers submit the project package electronically or via fax to a First USA Capital Representative.

Step 3: A First USA Capital representative will typically conduct a preliminary review within 2 hours receipt of Intake Form for Real Estate/Commercial Loan projects or Credit Application and Financial Package for Equipment projects.

Step 4: A First USA Capital representative will forward project package to its Main Office for a same day secondary review conducted by a First USA Capital Partner and its Direct Access with Investment Houses.

Step 5: Broker shall be contacted within 2- 12 business Hour's regarding project appetite.

Step 6: A First USA Capital representative shall receive approval from Broker to have a First USA Capital Partner conduct a preliminary interview with their Customer. This step may be discussed with Broker from the start.

Step 7: Within approximately 72 hours upon project package receipt, review, and the preliminary customer interview A "FUSACLLC" First USA Capital Partner, its' Underwriter and its Investment Team shall determine if we have an appetite for the project in question. At this stage The Customer shall be expected to pay a one time "FUSACLLC" processing/due diligence fee and execute a Service Agreement prior to potential discussions with the Investment Team. A formal interview with Customer, First USA Capital, its' direct access to investment team(s) may be required for the purpose to continue the interview process and/or offer a potential Letter of Intent "LOI", "CL" Commitment letter, or "AG" Agreement with potential loan terms and structure to Customer.

Step 8: Once and if "LOI", Letter of Intent, "CL", Commitment Letter, or "AG" Agreement has been issued and satisfied, Investment house(s) may or may not wish to visit Borrower at their onsite location. Funding from Start to Finish may be typically between 3-9 weeks timeframes pending on loan program selected. MAI appraisals and attorney reviews may be administered within the first or second week of the funding process.