



Unlock the Equity in Your Rental Properties

-Second Position Loan

Your rental properties hold untapped equity that you can leverage—just like a HELOC or business line of credit—to fund your next project, secure new deals, or cover essential expenses. Our Second Position loans offer fast, flexible capital using the equity in your existing rentals, without refinancing your low-rate mortgage or disrupting your cash flow.

> Using a 2nd Position Loan

- ◆ Acquire More Properties
- ◆ Fund Renovations & Repairs
- ◆ Bridge Funding Gaps
- ◆ Expand Your Business

> Why Use a 2nd Loan?

- > **No Refinancing Required** – Keep your existing mortgage and avoid losing your low rate.
- > **Quick Access to Capital** – Get funded fast, so you can take advantage of time-sensitive deals.
- > **Flexible Use of Funds** – Cover repairs, acquisitions, or operating expenses without tying up personal savings.
- > **Short-Term Solution** – Designed for 6-12 months
- > **No Prepayment Penalty** – Repay when you sell or refinance the property.

Contact Us To Learn More



Loren
Wernette



Website





Disclosures

This document is for informational purposes only and does not constitute an offer to lend or create a legally binding agreement. All loan terms are subject to underwriting approval and may change without notice. Borrowers should be aware that failure to meet repayment obligations may lead to foreclosure or the loss of property held as collateral. This product is intended for experienced real estate investors, and gap loans carry a higher risk. Please consult with your legal and financial advisors before proceeding.

Our second position loan products are designed to give experienced real estate flippers and developers the extra boost they need to complete projects successfully. Whether you're facing unexpected expenses, need to pay off vendors, or want to make critical repairs to prepare for sale, our second position financing can help you bridge the gap and keep your project on track.

Our second position loans offer quick access to cash with flexible equity requirements and interest-only payments, allowing you to handle unexpected costs without disrupting your long-term financing. Secure funds in as little as 5 days and keep your projects moving smoothly.

Fast, Flexible Funding When You Need It

- **Short-Term Relief:** Our Second position loans offer quick access to cash, with loan terms up to 6 months, giving you the financial freedom to act quickly without long-term commitment.
- **Flexible Equity Requirements:** We understand that every project is unique. That's why we work with you, leveraging your existing equity to secure the funding you need—so you don't have to take a hit on your long-term financing.
- **Quick Approval Process:** Time is of the essence in real estate. Our streamlined approval process ensures you can secure funds in as little as 5 days, letting you focus on what you do best—developing and flipping properties.

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Designed for Your Needs

- **Competitive Loan-to-Value:** Our loans are available with an LTV of up to 65%, ensuring that you retain a solid equity position while getting the funding you need.
- **Interest-Only Payments:** We offer interest-only payment structures during the term, so you can focus on executing your project without immediate pressure on your cash flow.
- **Ideal for Bridging Shortfalls:** Use our gap loans for a range of purposes—covering construction costs, unexpected repairs, or vendor payments until your next sale or refinancing.

Why Choose Our Gap Loans?

Our gap loan products are ideal for real estate professionals who need fast, short-term funding with flexible terms. We understand the challenges developers face, and we're committed to helping you move from acquisition to sale as efficiently as possible—without missing a beat.

Ready to learn more or get started? Contact us today and let's discuss how our gap loans can be a solution for your next project.



REI Transactional

Second Position Loan Overview

Do you have equity in your existing portfolio that you would like to leverage to get capital to move your project forward? REI Transactional may be able to help.

Loan Size	\$40,000-\$1,000,000
Position	1st or 2nd Lien
LTV	1st Position 65% LTV 2nd Position 60% CLTV
Points	2-6%
Interest	2-3% monthly
Repayment	Interest only monthly payments (no prepayment penalty)
Term	6 months
Extensions	Up to 3 extensions, each extension cost 1 points and is 3 months long



REI Transactional Second Position Loan Overview

Geography	NC, SC, GA
Credit Score	Soft Credit Pull required Minimum Score 600
Payment	Automatic ACH Required
Recourse	Personal Guarantee
Broker Fee	1-2% of Principal lent paid after Loan closes

REI Transactional

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