



# Private Lending Program Overview

Lone Oak Capital Holdings deploys private lending capital into qualified real estate transactions. We lend to qualified borrowers on a first-position, collateral-secured basis. Our process is straightforward, our decisions are fast, and our terms are built to create a clean, professional experience. Decisions within 48 hours.

**Loan amounts: Up to \$200,000**

## WHAT WE LEND ON

### Flip Bridge

12 – 13.5% | 2 pts | 9 – 12 months

Short-term acquisition and rehab capital for fix-and-flip projects. Fast close, first position only.

### Buy and Hold Bridge

11 – 12.5% | 2 pts | 12 – 18 months

Acquisition capital for rental properties with a clear refinance or Debt Service Coverage Ratio (DSCR) exit path.

### Stabilized Rental

9 – 10.5% | 1 – 2 pts | 3 – 5 years

Longer-term notes on income-producing assets with DSCR of 1.20 or better at our rate.

### EMD Funding

15%+ | Flat fee | 30 – 60 days

Short-duration, high-yield capital for qualified operators moving quickly on contract.

## OUR CREDIT BOX

### Lien Position:

First position only.

### LTV Cap (Flips):

65% of ARV or 85% all-in cost, whichever is lower.

### LTV Cap (Buy and Hold):

70 – 75% of stabilized value. DSCR must be 1.20+ at our rate.

### Minimum Interest:

3 months on bridge loans. Protects yield on early payoffs.

### Extension:

1x 90-day extension at 1% fee. Borrower request only.

## WHAT WE REQUIRE

- First-position recorded lien (Deed of Trust or Mortgage)
- Lender's title insurance policy naming our entity
- Hazard insurance binder with our entity listed as mortgagee and loss payee
- Third-party BPO or appraisal to support value
- Personal guaranty from all principals when borrower is an entity
- Third-party loan servicing engaged on or before funding date
- Credit and background check on all principals

### Have a deal? Let's talk.

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