

We're excited for the opportunity to share our knowledge and expertise with you, as you look to capitalize on some real estate investment opportunities. We are always here to help and you can contact us anytime or visit <https://milwaukeehardmoney.com> for more info.

- STEP 1: CONTACT US** We'd love to learn more about you. We are happy to [schedule a phone call or in-person meeting](#) to learn about your investment goals, experience, and financial picture as well as discuss our program and answer any questions.
- STEP 2: SUBMIT YOUR LOAN REQUEST** Once you've found your investment opportunity, it's time to submit your [loan application](#). We require Borrower to put 10% down payment on the purchase price. Loan amount would be 90% of purchase price and 100% of rehab request. Loan amount not to exceed 65% of the After Repair Value (ARV). Be sure you've established a business entity for our loan purposes.
- STEP 3: SUBMIT YOUR OFFER** You can [request a Pre-Approval](#) or Proof of Funds (POF) Letter to submit with your offer. Please note your offer is not a cash offer, but you can submit your offer without finance contingencies and a quick closing date to make as competitive of an offer as possible.
- STEP 4: ACCEPTED OFFER** Congrats, your offer was accepted! You will now begin to submit documents to us, such as a copy of your executed offer, [scope of work](#), company information, and insurance.
- STEP 5: ORDER TITLE COMMITMENT** We order title commitment from a title company for our loan policy. We can close within 7-10 days or less, subject to title.
- STEP 6: ORDER PROPERTY INSURANCE** We require a 1-year premium to be paid. You can provide either a paid receipt of premium or an invoice to be added to the closing statement and paid at closing. Please have our mortgage clause added to the policy as follows: F Street Investments, LLC, 1134 N 9th Street, Suite 200, Milwaukee, WI 53233. (No loan number required)
- STEP 7: CLOSE ON THE PURCHASE** We will schedule your closing date, time and location, provide you the exact amount due at closing, and provide our mortgage documents to the title company for signing. Cash due at closing is 10% down on purchase price, plus loan fees and title charges. Use our [loan calculator](#) to understand costs.
- STEP 8: COMPLETE REPAIRS** We advance \$3,000 out of your repair escrow upon closing to start repairs. Once repairs have been completed, you will [submit a repair draw](#) request online for the completed work based on your scope of work. Once your request has been received, we will contact you to schedule an inspection and approve funding within 1-2 business days. There is a \$200 fee per draw request.
- STEP 9: MAKE PAYMENTS** Each month you'll be responsible for your monthly interest and tax escrow payments. We will email you a monthly invoice which is the interest-only payment plus tax escrow. We will process ACH payment from your bank account on your selected day between the 1st – 10th of each month.
- STEP 10: REQUEST A PAYOFF** Either you have a buyer under contract to purchase the property or are working towards refinancing the property. Once you have a closing date, please [request a payoff](#) through our website. Please note there is no prepayment penalty and we will credit back any tax or repair escrow balance held on the payoff. If your loan is not paid off by the end of the 6-month term, we offer an option to refinance the loan with us.
- STEP 11: CLOSE YOUR LOAN** We will provide you and/or title company the payoff request and wire instructions. Once we receive the payoff, we will record a Satisfaction of Mortgage and the mortgage lien will be removed.

CONGRATULATIONS, YOU'VE SUCCESSFULLY INVESTED IN REAL ESTATE.