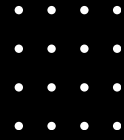




Hard Money Lender Questionnaire

1. What LTV will you lend on properties?
 - a. Do you have a minimum loan amount? What is it?
2. What are your fees?
 - Points?
 - Interest?
 - Processing/Admin/Underwriting (aka Junk Fees!)?
3. Does your LTV include the closing costs and fees, or can those be rolled into the loan above and beyond the LTV allowed?
4. Is there any pre-payment penalty?
5. What is the term of the loan? Can that term be extended if needed? If so, what are the fees? Is there penalty interest?
6. Do you lend rehab money? If so, how are those funds handled, can I receive funds at closing or are they escrowed? How often can I do a repair draw? What is the repair draw process like?
7. How many properties will you allow an investor to borrow for at any one time?
8. Do you run a credit report? If so, can I provide that credit report for you? Do you require a minimum credit score?
9. Can you provide a pre-approval/proof of funds letter that I can include with my offers?
10. How long does the process take from start to finish? How quickly can you close?
11. Do you currently lend in my area? If so, how often?

Private Lender Questions



Lenders Name: _____ Lenders Phone: _____

Lenders Email: _____

Have you done Private lenders before? _____

Are you an Asset-based lender? _____

Do you fund Single Family Residents? _____

Do you fund 1-4 unit rentals? _____

Do you have a Max loan amount per property? _____

Do you have a Min loan amount per property? _____

How long do you lend money out for? _____

Do you offer extensions? _____

What interest rate do you charge? _____

How much will you lend up to the After Repaired Value? _____

Will you fund the purchase & remodel if it is less than the % of ARV you lend at?

Are there any process fees I should be aware of? _____

Will you take payment after the project is completed? _____

Are there any pre-payment penalties? _____

Will you fund multiple deals? _____

What do you require from me to start a funding package with you? _____

Can I use my own local Attorney/Title Company? _____

Are there policies you require me to have on the property or myself for you to fund? _____

What should I do next to get started with you? _____

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MARCH 2024


SDF Capital

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Property Address

 _ bed

 _ bath

 _ sqft

PROPERTY/INVESTMENT OVERVIEW

Description

After Repair Value:	\$		
Purchase Price:	\$	Total Loan Amount:	\$
Closing Costs:	\$	Interest Rate Offered:	%
Repair Costs:	\$		
Total Acquisition Cost:	\$	Lending Term:	_ months

*Lender Financial Results

Total Interest Income:	\$
Cash on Cash Return:	%
LTV After Repair	%

DOCUMENTS SECURING YOUR INVESTMENT

- First or Second position lien
- **Minimum of 3 months of interest payments, even if property is disposed of and loan is repaid prior to the 3rd month**
- Promissory note
- Title Insurance

*Results are for informational and directional purposes only. Actual results will vary depending upon the length of time the loan is outstanding. These Results assume that the loan is held to maturity.

Property Address

Photos



ABOUT FRANK

Mr. Sanchez has acquired in excess of 250 single-family homes primarily in New York and Connecticut. He possesses a keen understanding of the acquisition and underwriting process for residential real estate. He was a fund manager for SDF Capital Fund I and for Deal House Capital Fund I and Deal House Capital Fund II, which were residential fix and flip funds. Mr. Sanchez is also a Co-Founder of SDF Capital, a company focused on acquiring and repositioning single-family and multifamily assets. Mr. Sanchez is responsible for all property acquisitions, dispositions, and overall investment strategy.

He has an extensive background in residential brokerage and investment sales. Prior to co-founding SDF Capital, Mr. Sanchez was an owner and Managing Director at one of the largest real estate brokerage firms in Manhattan. He was responsible for overseeing the company's three largest offices as well as managing and training over 1,000 sales agents. Mr. Sanchez has been involved in over 10,000 real estate transactions throughout his tenure. He has an intricate knowledge of the residential market as well as deep experience working with individual sellers and institutional landlords. Mr. Sanchez earned a Bachelor of Science degree in Marketing from Iona College in New Rochelle, NY. He currently resides in New Rochelle, NY with his wife and three children



ABOUT LARRY

Mr. Friedman has been involved in acquiring over \$40 million of single-family residential assets primarily in New York, and Connecticut. He was a fund manager for SDF Capital Fund I as well as Deal House Capital Fund I and Fund II. These funds were structured as residential fix and flip funds. Mr. Friedman is also a co-founder of SDF Capital, a company focused on acquiring and repositioning distressed single-family assets. He is responsible for financially structuring property acquisitions and construction management. Prior to co-founding SDF Capital, Larry was a Principal and co-founder of one of New York City's largest real estate brokerage companies.

He was responsible for building the company from a startup to one with over 500 agents and ranked within the top 10 real estate brokerage firms in NYC. Prior to being involved in the real estate industry, Mr. Friedman worked in equity research for various top investment banking firms such as Paine Webber, UBS Warburg and Bear Stearns. He also served as an accountant in the financial services group at Ernst & Young. Mr. Friedman holds a Bachelor of Science degree in Accounting from the State University at Albany. He is also a Certified Public Accountant and passed Levels I and II of the CFA exam. A native New Yorker originally from Flushing, Queens, Mr. Friedman has lived in Manhattan since 1999 and currently resides on the Upper East Side with his wife and three children.

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PRIVATE LENDING OPPORTUNITY OVERVIEW

S D F | C A P I T A L

WHO WE ARE:

- SDF Capital, LLC (www.sdfcapitalllc.com) is a real estate investment firm focused on acquiring distressed and undervalued real estate assets primarily in New York, New Jersey, Connecticut, Pennsylvania, and Florida
- **We are professional residential real estate investors**

WHAT WE DO:

- We are wholesale homebuyers
- We help people out of “ugly situations”
- We buy houses and either;
 - rehab and resell them via the retail market or,
 - sell them “as is” to other investors, or
 - sell them “with minor work” via the retail market, or
 - rehab and hold them as a rental property

WHAT WE ARE OFFERING:

- Opportunities for private individuals to invest in residential real estate
 - Typical home purchase price of \$100-\$500k
 - Typical rehab costs, if applicable, generally range from \$30-\$100k
 - Total LTV generally 65-70 of after repair value of property
 - All loans secured by a promissory Note
 - All Loans secured by 1st mortgage or 2nd mortgage, depending upon the property
 - All transactions done through attorneys. Title policy held on each property showing investor as mortgagee. Liability and risk of loss insurance on the property with investor shown as named insured.
 - Loan term typically 12 months or less
 - Guaranteed minimum interest payments of 3 months, even if we dispose of the property sooner
 - Competitive Interest Rates offered

CONFIDENTIALITY

It is acknowledged by the reader that the information furnished in this executive summary is in all respects confidential in nature, other than information which is in the public domain through other means and that any disclosure or use of same by the reader, may cause serious damage; therefore, the reader agrees not to disclose it without the express written permission of SDF Capital, LLC.

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This document does not constitute an offer to sell or a solicitation to buy any securities. It is an outline of matters for discussion purposes only.

You should not rely upon this document in evaluating the merits or participation in any transaction referred to herein. The document contains selective information and does not purport to be inclusive or to contain all of the information that may be relevant to your participation in any such transaction. This document does not constitute and should not be interpreted as constituting a recommendation or advice, including investment, financial, legal, tax, or accounting advice. Any decision with respect to participation in any transaction described herein should be made solely upon the conduct of appropriate due diligence.

This document contains statements, estimates, forecasts, and projections with respect to future performance and events which constitute forward-looking statements. You are cautioned that any forward-looking statements are not guarantees of future performance or events and involve risks and uncertainties, and actual events and results may differ materially from those projected in these forward-looking statements. Any financial information or financial projections contained in this document are unaudited, and we do not warrant the accuracy or completeness of any such information.

In the event that you are interested in participating in any transaction contained herein, please contact us for further information regarding this transaction, including, without limitation, copies of materials for prospective investors.

Nothing in this document contains a commitment on our behalf to participate in

CONTACT INFORMATION

Please contact us at the phone number or email address listed below if you are an interested party, or if you require further information.

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