



UNIVERSAL CAPITAL is a self-funded, real estate investment company that invests in short-term private (hard money) commercial loans, debt/equity financing, equity partnerships, and direct development transactions. Because we are a direct lender, we can act quickly to make a decision on a real estate loan or investment. Below are some of the properties and investment structures:

TYPES OF INVESTMENTS:

1. New construction and development on SFR's, multi-family & commercial
2. Renovation loans - buy & hold or flip
3. bridge financing ("gap lending")
4. Land - commercial & residential
5. Partnerships and mezzanine financing options
6. Direct investments - managed by our in-house team

NON-OWNER OCCUPIED HARD MONEY/ BRIDGE LOANS:

1. Loan to After Renovation Value (ARV) ratios up to 70%-80%
2. Capital investment from borrower typically 10% to 15% on purchases
3. Loan sizes generally \$100,000 to \$3 million
4. 6-month term loans – extensions possible
5. Interest-Only - contact us for rate and fees
6. Funds can be used for purchase, refinance, or cash-out
7. Credit not the contributing factor for decisions, no min scores
8. Must close in the name of a business entity and be an investment property

WHY UNIVERSAL CAPITAL?:

1. We are a direct lender using our own capital to invest
2. Simple loan application process - collateral is the primary factor for approval
3. Clients can leverage our decades of experience and contacts
4. Fast closings/ direct payments to sub-contractors/ quick response time to draw requests

Please contact us for more details:

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