

## **HARD MONEY IS NOT MY THING**

**Want to Build Your Portfolio with Leverage? What are my Options?**

- 1. Hard Money - This is not what I do but can be a great start for Fix/Flip Properties**
- 2. Purchase an Rental Ready Property - Buy/Hold Properties**
  - a. 15% Down Payment**
  - b. Full Documentation**
  - c. 30 Day Close**
  - d. Best Available Rates**
- 3. Purchase an Rental Ready Property - Buy/Hold Properties**
  - a. 20% Down Payment**
  - b. No Documentation EXCEPT Rental Agreement**
  - c. Property MUST cash flow by \$1 to Qualify**
  - d. Better Rates than Hard Money**
- 4. Purchase a Fix/Hold - Buy/Fix/Hold**
  - a. 15% Down Payment**
  - b. Full Documentation**
  - c. Finance the repairs up to 50% of the After Repaired Value**
  - d. Best Available Rates**
- 5. Refinance Out of Hard Money**
  - a. Unlimited Properties that Cash Flow by \$1**
  - b. Less than 10 Properties Financed - Full Documentation**

**Sebastian Burfitt**  
**Loan Officer**

22762 Westheimer Parkway, Suite 565  
Katy, TX 77450  
M: 5129149146  
sburfitt@guildmortgage.net  
NMLS# 352691 | Company NMLS # 3274