



CALCULATING CASH TO CLOSE

A GUIDE FOR PRIVATE MONEY AND HARD MONEY LOANS

First thing you'll want to do is grab a pen and paper, then draw a vertical line down the center of the page and a horizontal line across the very top leaving you enough room to write some words.

Next you are going to write Money I Need on the left side and Money I Get, on the right side, then you are going to make four rows under each side.

Left side rows in order are:

1. Purchase Price
2. Rehab Budget
3. Closing Costs
4. Total Money I Need

Right side rows in order are:

1. 70% - 75% of ARV,
2. ARV = \$ _____
3. X 70% or 75%
4. Total Money I Get

You now fill in each row with the appropriate information and when complete you will have the totals of the two numbers you need to Calculate How Much Money You Need To Bring To Closing,

LET'S SEE HOW IT WORKS,

Money I Need	Money I Get
Purchase Price \$ _____	70% - 75% of ARV
Rehab Budget \$ _____	ARV = \$ _____
Closing Costs* \$ _____	X 70% or 75% (You Pick)
Total Money I Need \$ _____	Total Money I Get \$ _____



The Total Money I Need
- The Total Money I Get
= Money You Bring To Closing

The difference between the two is either the money you bring to closing or possibly (although very rarely), the money you receive at closing.

WE HOPE THIS WAS HELPFUL AND IF YOU EVER HAVE LENDING QUESTIONS, PLEASE THINK BLINK.

*Total Investor Closing Costs including Lender, Title, Survey, Insurance, Attorney and other 3rd party costs typically range from \$8,000 - \$20,000+ depending on loan amount and assuming Buyer is paying all of the Seller(s) closing costs as well.

LET'S GET IN TOUCH! PHONE CALL VIDEO CALL IN OFFICE APPOINTMENT METAVERSE

