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HOW TO CALCULATE YOUR (MONTHLY) PRIVATE OR HARD MONEY LOAN PAYMENT

There are 2 ways you can calculate your monthly payment,
one way is quick & easy and the other is fast & accurate.



QUICK & EASY

$$\begin{aligned} &\text{Loan Amount} \\ &\times \text{Interest Rate} / 12 \\ \hline &= \text{Payment} \end{aligned}$$

For Example

a \$320,000 Loan Amount @ 9.99%

$$\begin{aligned} &\$320,000 \\ &\times .0999 \\ \hline &= \$31,968 / 12 \\ &= \$2,664 \text{ per mo} \end{aligned}$$



FAST & ACCURATE

$$\begin{aligned} &\text{Loan Amount} \times \text{Interest Rate} / 365 \\ &\times \text{the number of days in that month} \end{aligned}$$

(round this number to the 2nd decimal)

For Example

a \$240,000 Loan Amount @ 10.99%

$$\begin{aligned} &\$240,000 \\ &\times .1099 \\ \hline &= \$26,376 / 365 \\ &= \$72.26 \times 31 \text{ days } \$2,240.06 \text{ per mo} \end{aligned}$$

TOP 7 LENDER JUNK FEES HEALTHY INVESTORS AVOID

JUNK DRAW FEES

JUNK WIRE FEES

JUNK SERVICING FEES

JUNK INTEREST CHARGED
on Undrawn Rehab Budget

JUNK PRE-PAYMENT PENALTY FEES
or Minimum Interest Due

JUNK INSPECTION FEES

JUNK PAYOFF FEES

Ask about our free Loan Extensions

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LOCAL



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PASTURE RAISED NON-GMO
JUNK FREE LOANS

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