



alpha funding

Broker Playbook

A man with grey hair and glasses is smiling while looking at a laptop. He is wearing a dark jacket over a black shirt. The background is a blurred office or home setting with a window.

We Do The Work, You Get Paid

In this Broker Playbook, we provide you with the blueprint for success to help you grow and scale you and your client's businesses. We have a team that works around the clock to provide help, guidance, feedback, and resources. Our white glove service is the very best in communication, customer service, guidance, and support through being honest, transparent, and direct. This we consider the "The Alpha Way." Our end-to-end process from our initial consultation to underwriting and due-diligence, to funding, servicing of the loan, and management of the construction through our in-house draw reviews will leave you feeling confident that you are in good-hands. Our incredible team brings invaluable knowledge, experience, and resources to help guide your new and seasoned investors by stress-testing and underwriting all deals.



Close Deals Faster

1

Submit a Deal

Login to our Broker Portal and select “Submit a Deal”. Select the appropriate loan program for your specific deal, and upload all supporting documents into the document Dropbox.

2

Track Deals

In your Active Deals folder on your dashboard, you can find all of your previously submitted documents, including proof of funds for your clients. Click on your active deal, and select which form you want to view.

3

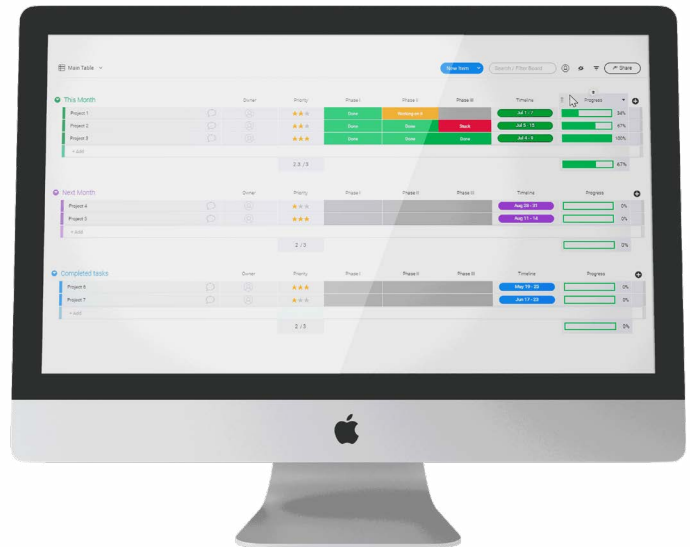
Get Paid

Our first-class customer service team takes the lead role on moving your deals through the process. We truly do the work, and you get paid at closing.

The Broker Portal

Join the industry's top mortgage brokers and real estate professionals who leverage Alpha's self-backed private capital and world-class customer service to fund and close their deals, for them.

- One Easy-To-Use Deal Portal
- No Hassle Sign Up, Start Submitting Deals
- Real-Time Deal Trackers & Notifications
- Dedicated Account Team
- Lead Protection & Recurring Lead Payout
- Turnkey Services Allow Brokers To Sit Back





Our Process

Loan Costs and Fees

- Rates start at 6.99% for our Rental program and 8.99% for our Fix & Flip
- 2-3 points on the total loan amount
- \$1,000 Attorney fee, \$600 Commitment fee, and \$40 Wire fee at closing
- No upfront fees and we only get paid when you and your client close

Underwriting and Closing Process

Once we receive a completed application with the initial supporting broker/borrower interview call (review deal, financials, credit, background, etc). If your client has completed a deal with us we will simply confirm deal numbers and then order an appraisal. We send out an email checklist post-call with all items needed to provide prior to getting an approval.

*If a deal is a super rush we can order an appraisal immediately as long as we have the property address, deal numbers, and scope of work/prelim budget.

*Typical closing time is 10-28 days depending on if the loan is bridge or term program from when we receive the completed application and required documents. We can close a lot faster if need be on a case by case basis.

Our Lending Programs



Closing Speed

Never miss out on an incredible investment opportunity. Close with Alpha in as little as 7 days!



Underwriting Flexibility

In-house underwriting - no 3rd party! We do all of our own servicing, draws and inspections.



Competitive Rates

The best combination of rate & leverage + repeat borrowers receive preferred Alpha pricing.

Fix & Flip

Rates Starting at 8.99%



Purchase Funding



Rehab Funding



Prior Projects

- Up to 70% LTV based on After Repair Value
- No Experience Required
- No Tax Returns Required
- Borrower Makes Monthly Interest Payment
- Interest Charged on Money as Deployed
- NO LTC Cap Based on Credit, Experience and Deal

New Construction

Rates Starting at 10.99%



Purchase Funding



Rehab Funding



Prior Projects

- Up to 70% LTV based on After Repair Value
- NO LTC Cap
- Interest Charged on Drawn Funds
- Modular and Stick Build Acceptable

Buy & Hold

Rates Starting at 6.99%

Single Family and Multi-Family
2-4 Units

- Up to 80% LTV based on As-Is Value
- 30 Year Term
- Based off DSCR (Debt Service Coverage Ratio)
- No Documentation and in an LLC
- Bank Statements Required
- 6 Months of Reserves Required
- No Tax Returns Required
- No W2s Required

Commercial Bridge

Rates Starting at 9.99%

Commercial Mixed Use
and Multi-Family

- Up to 70% LTV based on After Repair Value
- Rehab Budget Limited to 100% of Purchase Price
- No Tax Returns Required
- Prior Experience Required
- Borrower Makes Monthly Interest Payment
- Interest Charged on Money as Deployed
- No Special Use



Cash Out Refi

Rates Starting at 7.49%

Residential & Commercial

- Pull out the cash to buy other properties
- Expand your portfolio
- Utilize the equity in the property to purchase more properties
- Unlock your hidden assets, get approved in as little as 24 hours
- Free up your cash to buy more stuff
- Up to 70% LTV based on As-Is Value
- Credit Based
- 30 Year Term with Interest Only Options

Fix & Flip Program

6+ Deals Completed

85% Purchase Price, **100%** Rehab Budget - Up to **70%** ARLTV

3+ Deals Completed

80% Purchase Price, **100%** Rehab Budget - Up to **70%** ARLTV

1 - 2 Deals Completed

75% Purchase Price, **100%** Rehab Budget - Up to **65%** ARLTV

No Prior Experience

70% Purchase Price, **100%** Rehab Budget - Up to **65%** ARLTV

-
- Minimum Credit Score 650 - 700
 - Loan Sizes \$100,000 - \$1,500,000
 - 12 Month Term w/ No Payment Penalty
 - Interest Charged As Deployed
 - Broker/Referral Partner Friendly
 - All Draws, Servicing Underwriting In-House





New Construction

Best Loan to Cost Option

Rates Starting at 10.99%



Purchase
Funding



Rehab
Funding



Prior
Projects

-
- Up to **70%** LTV based on After Repair Value
 - No LTC Cap
 - Interest Only Charged on Drawn Funds
 - Modular and Stick Build Acceptable

Rental Cash Flow Program

Program Overview

Rates as low as **6.99%** | Approval & Terms in **less than 24 hours**

Term

- 30 Year
- Interest Only and Fixed Rate Options available

Leverage

- Up to **80% LTV/LTC** For Purchase and Rate & Term Options
- Up to **75% LTV/LTC** for Cash-Out and Multi Family/Mixed Use Options

Product Range

- Single Family, 2-4 Unit Multifamily
- Short Term Vacation Rentals
- 5+ Unit Multifamily Properties
- Commercial Mixed Use (50%+ Residential Component) Properties

Program Details

- Flexible Prepayment Options (5-4-3-2-1)
- **No Tax Returns or W-2's** (Bank Statements Only)
- Non-Owner Occupied Only
- Credit Mid-Score of 660+
- **No Experience Required***
- Close in less than 21 days

* Subject to deal terms and underwriting review

Why Alpha Funding?

We take pride in being a true capital partner with our borrowers. Our focus has always been on building long-term relationships with all of our borrowers, referral partners, and vendors. We win when our borrowers win. Using creative, outside of the box, and critical thinking we will use our valuable resources and team to help take on any project

Proven Track Record

Our incredible team brings invaluable knowledge, experience, and resources to help guide our new and seasoned investors by stress-testing and underwriting all deals for risk and profitability.

Commitment to Innovation

Having a commitment to bring the best technology, systems and process to private lending for a smooth, easy, and consistent process.

Right Program for the Right Market

Our relentless pursuit of providing the best financing options for all markets and investment strategies keeps in front of the market as it continues to evolve.

“The Alpha Way”

Our promise of the very best in communication, customer service, guidance, and support through being honest, transparent, and direct.

Fast, Flexible & Reliable Access to Short Term Capital

Delivers both capital and strategic support to real estate investors, owners, builders, and developers for value added projects to maximize leverage, or close on time sensitive and special circumstance transactions.

Being a Hard Money Lender since 2017, we're able to create custom-tailored lending solutions for your unique situations. Our team is here to help you get your deals done fast.



Private Capital Lending

- **End to end in-house service** from Onboarding, Underwriting, Funding, Servicing, to Draws
- Boutique feel with **Nationwide reach**. Funding Nationwide
- **Unmatched** combination of rates, leverage, speed, products and service
- **Full suite of products** from Fix & Flip, New Construction, Rental, Commercial Bridge, to Commercial Multifamily Term

WELCOME

- TO THE ALPHA FAMILY -



Michael Strasser
Chief Executive Officer
& Partner



Matthew Weber
Chief Revenue Officer
& Partner



David Hansel
Managing Partner



Mark Callazzo
Managing Partner

Questions?
We're always available to connect!

908-900-4894
info@alphafunding.com



alphafunding.com