SEQUOIA
MORTGAGE CAPITAL

Gus Menendez
510-463-4876

"Great customer service builds trust and creates lasting impressions."

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Lending Guidelines

A Proven History

Serving the Bay Area's Mortgage and Real Estate Professionals Since 1999. Let us help you execute your client's real estate goals.

Convenient

No complicated submission processes. Simply call or email with your loan scenario for a quick evaluation and quote.

Contact

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P.O. Box 2524
San Anselmo, CA. 94979

Property Type:
Owner, Non-Owner Occupied, SFR, Multi-Family, Commercial, Mixed Use, Retail and MORE.

Loan Type::
Purchase, Cash-Out, 2nd Mortgages, Bridge-Loans, Cross-Collateralized Investment Purchase, Rehab Loans, Loans on Broken Construction, 1031 and Reverse-1031 Exchanges.

Loan Size:
$100,000 to $2,000,000 (Larger amounts on a case-by-case basis).

LTV Ratios:
Up to 70% LTV. 100%+ Financing possible with Additional Collateral.

Interest Rates:
11% - 11.5% Typical. Final terms based on lien position, Marketability of Property, Location, Borrower ability to repay (exit) and Loan Size.

Origination Fees:
Starting at 1.5 (dictated by loan amount and other risk factors).

Deposits Required:
No up-front fees required.

Time Frame:
10-14 days typical to close.

Loan Maturities:
1 to 5 year terms (Longer terms available on case-by-case basis).

Valuation Method:
3rd party/In-house valuation in most cases. Appraisals or BPO on a case-by-case basis.

Borrower Types:
Individuals, Trusts, LLC's, Corporations, Foreign Nationals and more.

Pre-Payment Penalties:
0-12 Months Guaranteed Interest typical (case-by-case basis).

Lending Areas:
Specializing in California. Now also lending in Montana.

We specialize in lending for/to real estate investors, business purpose loans, short-term (bridge) purchases, cross-collateralized purchases, loans for contractors/rehabbers and business owners

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Real Estate Broker, CA Dept. of Real Estate, Lc. No. 01391106