

# Property Rescue Advantage

Present a time-sensitive equity and repayment scenario for prompt review.

**SELECTED ROUTE: UP TO $5M | 50% LTV | CREDIT SCREEN 500**

## Who it is for

Owners of eligible business-purpose investment property evaluating the flyer's potential foreclosure-bailout financing solution. The source requires equity, title and a viable repayment exit to support review. An urgent need is not an approval, and submitting an inquiry should never be assumed to change a deadline or the status of any proceeding. Coordinate promptly with appropriate legal and settlement professionals.

## Ideal projects and transactions

A fully disclosed property and debt situation where current obligations, relevant dates, collateral and an actionable repayment plan can be reviewed. Identify notices, known liens, arrears and other material issues through the secure process. Ask the relevant professionals to confirm what must occur and by when. This is business-purpose financing, without a guaranteed outcome.

## Credit, experience and liquidity

The flyer lists capacity up to $5 million on a selected route, a 50% LTV reference on a selected credit-access route and a 500 credit screen on a selected route. Preserve those qualifiers: they are not a combined approval offer for every rescue scenario. Explain the credit history, current resources and cause of the problem so review can focus on a workable structure. Identify cash for closing, operations and contingencies. Disclose partner or borrowed funds and other projects sharing that liquidity. Ask what experience and reserve records are required.

### BRING THE COMPLETE BRIDGE SCENARIO

Property + value + existing debt + requested funds + repayment exit



Subject to underwriting. Not a commitment to lend. Images are AI-generated and illustrative.

# Property Rescue Advantage | Planning guide

## Leverage and valuation framework

Start with supportable property value and a complete schedule of obligations. Ask which loans, charges and other items must be addressed in the approved transaction and how the selected route calculates its advance. A gross loan indication is not the same as sufficient cash to satisfy every required amount. Obtain current authorized figures through the appropriate professionals and reconcile them to the actual timing.

## Rehab, funding and draw mechanics

State the urgency and provide the relevant documents immediately through verified channels. Ask the financing team which conditions remain and whether the transaction can be considered within the actual timetable. The flyer supplies no guaranteed closing speed. Do not rely on a verbal possibility as a commitment, assume a title issue will be waived or promise another party funds before an approved closing is confirmed.

## Property and location considerations

Confirm the actual property use, unit count, occupancy, condition, access and location before relying on a program label. Disclose material title, lien, damage, environmental or specialized-use questions early. Ask what geography, collateral, insurance and third-party review requirements apply to the selected transaction. A published ceiling does not establish eligibility for a particular state, property or borrower.

## Repayment and exit planning

Explain why the proposed new debt can be repaid and what operating or transaction change makes that plan credible. If the same unresolved problem would prevent the later refinance, identify it now. Test the payment and carrying obligations after the proposed closing, along with a slower sale or takeout. Financing should be reviewed against a supported recovery plan rather than used to hide a continuing cash deficit.

## Documentation to prepare

Prepare the property/ownership summary, current lender and payoff information, material notices and dates, known liens, value support, credit explanation, liquidity and supported exit. Sensitive legal and account records belong in the designated secure channel, not a public quote message. Identify the advisers coordinating the case. Request the selected lender's actual checklist and identify information still outstanding. Initial inquiry notes should explain the scenario; private identity, bank, tenant or legal records should follow only through the designated secure channel.

## Questions to resolve before closing

Request a written explanation of the amount available at closing, payment calculation, maturity, fees, reserves, guarantees and remaining conditions. Keep approved facts separate from preliminary estimates. Match the debt calendar to the work, operating cash and exit schedule. Ask how a material change in value, scope, occupancy, timing or borrower circumstances affects the proposal before committing funds based on earlier assumptions. Reconcile the final settlement estimate with your own sources-and-uses schedule. Identify every cost that must be paid from investor cash and when it falls due. Keep a separate downside case for a delayed exit and verify that the same reserve has not been promised to more than one project.

## Limitations and program review

For eligible business-purpose real estate financing, subject to borrower, credit, collateral, title and program approval. Published screens are ceilings or entry references that may not apply together. Fees, terms and availability require confirmation. No published minimum credit score does not mean no credit review. The guide's preparation questions do not add undisclosed program policy, promise improvement funding or approve a later loan. Final approved documents govern; this is not a commitment to lend or a consumer home-mortgage offer.

**LET'S REVIEW YOUR NEXT BRIDGE FINANCING PLAN**

Request a quote | KarpataFinance.com | 480-846-1001



Subject to underwriting. Not a commitment to lend. Images are AI-generated and illustrative.