



We GUARANTEE YOU THE LOWEST BOTTOM-LINE COST FOR YOUR HARD MONEY LOAN!

When it comes to Hard Money we put our Money where our mouth is!

Getting a Hard Money Loan can be very expensive and although there are legitimate reasons for this, First Capital Funding (FCF) is willing to guarantee you the lowest bottom-line cost on your Hard Money Loan- the total of **all** rates and points.

After you apply online at www.HardMoneyTeam.com , we will send you a term sheet (if pre-approved) that outlines our loan offer to you known as a Term Sheet. This **Term Sheet** will summarize the cost of the points and rate for your Hard Money Loan request.

Once you sign this Term Sheet, you are encouraged to shop other Hard Money Lenders if you like. If you can provide us with similar documents from another Hard Money Lender showing a lower bottom-line cost, we will either match or beat the other lender's price or pay you **\$250.***

Why would we spend \$250 for this? We believe that even if we happen to not have the best price in town that the other lender may not have the capacity or the ability to fund your loan like we can. We are confident (not arrogant) in our ability to fund good hard money loans. We know that when it comes to borrowing Hard Money, what's more important than a rebate is getting the loan funded; however, you may still take your business to the other lender and receive a **\$250*** rebate upon the closing of your loan!

This way you are assured of not only getting the best price on your Hard Money Loan request but getting the loan funded. *See rules and exceptions below.

JP Newman, First Capital Funding, LLC

**Must be apples to apples comparison. The borrower must have applied online with FCF, received and returned a signed FCF term sheet to FCF (along with deposit). FCF to be given an opportunity to match or beat the price against the competing lender term sheet. The loan also must actually close and fund with the other lender for the \$250 rebate to be valid. A copy of the Final Settlement Statement will be requested for proof of funding prior to the rebate check being mailed.*