

LOAN TERMS AND CONDITIONS

This is to inform you that before you will be qualified in getting a Loan from us you will have to agree with some certain conditions which are listed below.

1. That you must be above 18 years of age.
 2. You must be willing to pay back the loan funds within the due date
 3. You must agree with the interest rate which is 5% per annum.
 4. The Minimum amount of loan funds we give out is \$100K and the Maximum amount is \$50M
 5. We give our client 3 months of grace before they start making their repayment of the loan funds. This is applicable for only long term loans
 6. You will have to present Collateral for the loan funds; if you don't have, you will have to get the Non-Collateral Document from us.
 7. You will have to send us a scan copy of any of your ID CARD for Proof of identity together with any recent utility bill alongside with the loan application and the information about the use of the loan.
 8. That you will be willing to pay for the loan insurance policy and get the loan insured. This is applicable for unsecured loans.
 9. We do 100% financing.
 10. I do charge a loan origination/registration fee which is approved by the Truth in Lending Act (TILA) guiding the lending policy in the USA. The Loan origination/registration is one (1) points, once the fee is paid and confirmed the loan will be wired to your account within 24 hours after confirmation of payment.
 11. People with low credit rating are also eligible
 12. People who need a small amount for a short time are eligible also.
 13. Borrower is Subject to loan delivery through Bank Transfer.
- I.e. The Loan payment shall be deposited in the bank account indicated by the Borrower.

BELOW ARE FAQs AND ANSWERS:

Where will we lend?

We lend anywhere in the United States and overseas.

What type of financing does Saint Louis Loan Company LLC have?

Saint Louis Loan Company LLC specializes in private money loans in both the Residential and Commercial Real estate loans, Fix and Flip loans, Rehab loans, Longer-term Holds of Rental Properties, Construction Loans, Commercial Real Estate Loans, Multi-Family Loans, Commercial Bridge Loans to stabilize a property before refinance, Bridge Loans to buy a new home before the old home is sold, Purchase & Refinance, Buy & Hold Properties

How quick can Saint Louis Loan Company LLC be?

Saint Louis Loan Company LLC can fund in as little as 5 days, but that requires a prepared borrower who is able to provide all applicable information. Based on the size and complexity of the collateral or project it can range up to a couple of weeks.

What is the typical loan amount?

We target loans ranging from \$100,000.00 - \$50,000,000.00 USD.

How long are the terms?

Up to 35 years.

Do we require personal guarantees?

Even though most of the weight is given to the asset for collateral, we still often require personal guarantees.

Do we allow broker participation?

Yes.

Will we loan in second position?

No, we only loan in first trust deed positions

DEPOSIT / REFUND POLICY

When you submit a loan application, Saint Louis Loan Company LLC will begin to process your Application and, as a result, will advance on your behalf costs for certain third party expenses. If you do not fully co-operate in or complete the application process (including submitting all required documentation in a timely manner), choose to withdraw your application, or choose not to close the transaction for any reason, you may be required to pay for some or all of Saint Louis Loan Company LLC third party costs.

The borrower is therefore free to fill the Attached loan application Form to begin the loan transaction if he/she agrees to the above Loan Terms and conditions.