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ON REAL ESTATE

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theory
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REAL ESTATE DOWN
TO A SCIENCE

REAL ESTATE DOWN TO A SCIENCE

Buying or selling a home shouldn't be rocket science. At Theory Real Estate, we understand what it takes to buy and sell real estate in this day and age. We utilize modern technology and a unique team approach to make your experience as simple and stress-free as possible. Our team is passionate about putting people first and creating exceptional experiences for every single person that we work with. At Theory, we have real estate down to a science.

COMPANY	CONTACT	SPECIALTY/WEBSITE	Click to visit website
Theory Real Estate Tacoma, WA	253-537-HOME hello@theoryRE.com	Brokerage theoryRE.com	
Home Vestors of America (We Buy Ugly Houses) Dallas, TX	866-200-6475	Lender webuyuglyhouses.com	

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- ✓ CoC ROI 24.5%
- ✓ Cashflow \$422

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Lowest interest rates in 5000 years!

Chart 1: Still the lowest interest rates in 5000 years!

Sources: Bank of England, Global Financial Data, Homer and Sylla "A History of Interest Rates"
Note: The intervals on the x-axis change through time up to 1700. From 1700 onwards they are annual intervals. Full methodology available upon request.

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Redmond Funding Redmond, WA	425-615-9426 info@redmondfunding.com	Hard Money Lender redmondfunding.com	
Solarity Credit Union Yakima, WA	800-347-9222 contact@solaritycu.org	Bank & Lender solaritycu.org	
Flynn Family Lending	425-221-8660 info@flynnfamilylending.com	Private Money Lender flynnfamilylending.com	

Certain Lending

As a national lender, our team of experienced real estate investors solves the total financing needs of our clients. We are building technology to make getting a mortgage as predictable and effortless as shopping online.

Bridge Loans

- Borrow up to 85% of purchase price and 100% of renovation budget, up to 75% of after repair value
- Single family and multifamily properties eligible
- 6 to 24-month loan term option
- 8-12% interest rate

Rental Loans

- 30-year fixed rate, adjustable rate, and interest only financing options for 1-4 unit properties
- Refinance options with no seasoning to cash out, subject to DSCR and LTV constraints
- Underwritten to rental cashflow, not personal income

Value Proposition

- Our institutional capital backing offers competitive terms without the difficulties of traditional lenders
- Our routine closing times are 5-10 days for bridge loans and 2-3 weeks for rental loans
- Our technology eliminates physical property inspection for renovation draws

Funding Process

1. Submission at certainlending.com
2. Loan offer review and acceptance
3. Borrower and property underwriting
4. Signing, funding, and closing

Contact Us

Client Engagement Team
Email: client@certainlending.com
Office: (206) 237-0105

Seattle Office
16300 Christensen Road, Suite 350
Seattle, WA 98188

San Francisco Office
300 California Street, Suite 210
San Francisco, CA 94104

Visit us on the web:
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Important disclosures: Loan terms, interest rate, and fees depend on property type, location, underwriting, and other factors. Loans are only originated for a business purpose and typically to an entity with a personal guarantee. Certain Lending, Inc. is licensed under the California Financing Law by the CA Department of Business Regulation, License No. 60DB0-87471, by the Division of Financial Regulation of Oregon as an Oregon Mortgage Lender under License ML-#5707, by the Washington State Department of Financial Institutions as a Washington Mortgage Lender under License CL-1716495, and by the Department of Financial Institutions of Arizona as an Arizona Mortgage Banker under License CBK-1009587. We do not lend in AK, ND, SD, MT, MN, NV and PR. Our NMLS ID is 1716495, and we are an equal opportunity lender. This is not a commitment to lend. Restrictions may apply. Certain Lending, Inc. reserves the right to amend mortgage interest rates, origination points, fees, and guidelines at its sole discretion. This is not an advertisement to extend to consumer credit as defined by Regulation Z, Section 1026.2.

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Bellevue Funding Bellevue, WA	206-659-5113 davis@radiusproperties.com	Hard Money Lender	
Platinum Financing Woodland Hills, CA	310-387-9600 deborah@platinumfinancinggroup.com	Lender platinumfinancing-group.com	
Dominion Private Lending Baltimore, MD NMLS ID # 898795	410-593-1413	Hard Money Lender dominionprivatelending.com	

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SFRMI
 SINGLE-FAMILY RENTAL MARKET INDEX

John Burns Real Estate Consulting and The National Rental Home Council have partnered on the Single-Family Rental Market Index (SFRMI), a first-of-its kind resource that serves as the definitive gauge of professionally managed single-family rental industry conditions.

The SFRMI offers a snapshot of market sentiment for the fastest-growing segment of the housing industry. The index, which is based on surveys of the owner-operators of more than 120,000 single-family rental homes, is released quarterly, so it always reflects the latest perspectives from within the industry on the state of the SFR market.

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If you are interested in participating or have any questions regarding the survey, contact Devyn Bachman.

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Fortune Insurance Tacoma, WA Los Angeles, CA	253-209-4826 grant@fmgins.com	Insurance fmgins.com	FORTUNE INSURANCE
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