



# BUILD WEALTH THROUGH REAL ESTATE

As a private lender with our own equity fund and loan portfolio, we are the premier financial partner for real estate investors, developers, builders, and small business owners all over Oregon. We can quickly and flexibly finance acquisition, construction, rehab, development or refinance projects anywhere in the state. We are a local, direct lender, and everything is done in-house. Working with Cetan Funds gives you the Cetan Advantage.

## THE CETAN ADVANTAGE

**Expertise:** Leverage our 60+ years of lending and real estate development experience in Oregon.

**Partnership:** Build a relationship with us. We're ready to be your creative and responsive funding partner.

**Efficiency:** Fast, in-house underwriting. Get an answer in 1-2 days and fund it quickly — often as fast as 3-5 days.

**Flexibility:** Receive a loan tailored to your needs. We know that projects change, so we adapt and provide loan terms that fit your situation.

**Integrity:** We're with you every step of the way to ensure mutual success. We operate with a culture of transparency and fairness. We'll always have your back.

## LOAN TERMS

A variety of factors are considered when we determine loan terms. We'll think creatively about your situation and recommend the best solution.

- Up to 75% LTV or 90% LTC
- Rates from 10 – 12%
- Origination fees from 2 – 4%
- Loan terms from 6 – 36 months
- Interest only payments
- Extensions typically available
- Flexible prepayment terms

## YOUR PRIVATE FUNDING PARTNER FOR

- Fix & Flips or Rental Rehabs
- Ground-up Construction
- Multi-family Builds & Rehabs
- Investment Purchases & Refinances
- Commercial, Mixed-use & Special-Use Property
- Bare Land & Land Development
- Transactional Funding for Wholesale Deals
- Custom Private Loan Packages for any scenario

EXPERIENCE THE CETAN ADVANTAGE | [cetanfunds.com](http://cetanfunds.com)

All loans are for business and investment purposes, secured by residential and commercial property



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