

Coldwell Banker Exclusive Bridge Loan Financing

Because you are a Coldwell Banker client, you have access to Princeton Capital's exclusive Bridge Loan financing program, which allows you to "Bridge the Gap" by listing your home and buying a home simultaneously. No waiting for your current home to close escrow, and no contingencies on the sale of your home. Use your equity now, when you need it.

How it Works:

Your Princeton Capital loan officer will simultaneously pre-approve both your Bridge Loan and the financing for your new purchase. Once approved, you can search for a home and get ready to make an offer without a "sale of current home" contingency.

Qualifying:

With the Bridge Loan Program, neither your current payment, nor your Bridge Loan payment will be counted against you when qualifying for your new home purchase.

There is no obligation involved. You get approved for the Bridge Loan now, but don't use it if your existing home closes before your new purchase. If you do buy before you sell, when your current home sells, the Bridge Loan is automatically paid off at the close of sale.

Bridging the Gap Has its Advantages

- Turn yourself into a non-contingent buyer
- Gain access to your equity before you actually sell your home
- Your new purchase is not dependent upon the close of escrow on your current home
- List your home immediately
- Low cost and no appraisal required for Bridge Loan



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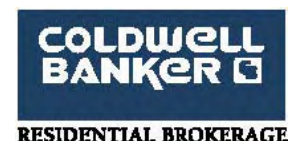
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Bridge Loan FAQ's

How much does it cost?

The cost for the Bridge Loan financing is a \$500 lender fee, plus closing costs. There is no appraisal required on the property being "bridged." Maximum loan amount is \$500,000.

How easy is it to qualify?

It's very easy to qualify - the Bridge Loan and the existing mortgage on your current property are not counted against you for your new Princeton Capital purchase loan. Alternatively, if you were to get a line of credit to tap into your equity instead, both payments on your current home would be taken into consideration when qualifying for your purchase financing.

What if I sell my current home first?

Then you never have to use the Bridge Loan, nor pay a fee. The power of our Bridge Loan program is that the loan closes a few days before your new purchase property closes escrow, so if you close your current home first the loan never funds.

Do I have to have my home currently listed?

No, you don't have to have your home listed, you can get your financing in place before you even sign a listing agreement. The beauty of the program is that you don't have to wait and lose valuable marketing time.

What if my home is currently listed?

Unlike other financing options, you can have your home listed and still be approved for the Bridge Loan program.

Can I use this with any first mortgage?

Almost. The loan cannot be put behind a negatively amortized adjustable rate mortgage.

Sample Timeline

Day 1	Apply for the Bridge Loan and new purchase loan with your Princeton Capital representative.
Day 8	Receive Bridge Loan and purchase loan approvals. Assume \$350,000 Bridge Loan.
Day 8	List current home at 123 Main Street with your Coldwell Banker Realtor®.
Day 15	Enter into contract to purchase 987 Anywhere Street for \$1,000,000 with \$350,000 down payment, new loan amount to be \$650,000.
Day 15	Schedule close of escrow on new purchase for Day 37.
Day 36	Princeton Capital funds the Bridge Loan in the amount of \$350,000, and new purchase loan for \$650,000.
Day 37	New purchase closes escrow and you are free to take possession.
Day 60	123 Main Street closes escrow, Bridge Loan is paid off from proceeds of sale. Any remaining proceeds may be applied to the new purchase loan, depending on loan product selected.
Day 90	First payments on Bridge Loan and new purchase loans become due - 90 or more days from the date you listed the property! <i>You never make a payment on the Bridge Loan if your current home sells prior to first payment date - only on your new purchase loan!</i>