



Private lending done differently.

Do you have an investment property in need of financing?

Here's How Spreo Capital Can Finance Your Next Project!



At Spreo Capital, we do private lending differently. With a bespoke approach to funding, we offer flexible terms, fast access to capital and a truly borrower-first experience.



With deep industry expertise, Spreo Capital delivers efficient financing—without the bureaucracy of traditional banks.

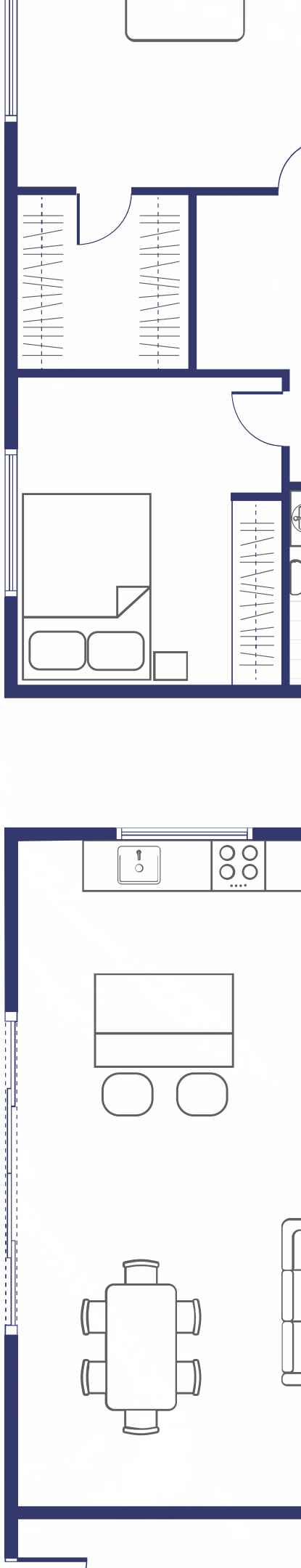


ABOUT US

Spreo Capital is a non-bank real estate lender focused on bridge, renovation, ground-up construction and DSCR loan solution for investors and developers.

Founded in 2020 and headquartered in Los Angeles, Spreo Capital has successfully originated \$1B since inception and has not taken a loss on any investment to date.

The firm was founded by Daniel Frankel & Jerry Feinstein, who combine for more than 60 years of relevant professional experience and are 100% focused on real estate lending. Their unique background within development and lending provides the necessary experience to properly evaluate budgets and lend on projects nationwide. Spreo Capital's team can step in and complete construction if a Developer does not perform.



**With \$1B funded since inception,
Spreo Capital has built a proven
track record of providing strategic
financing solutions that drive real
estate projects forward.**

Pros of Private Lending

- Quicker funding timeline (2-3 weeks vs. 30-60 days)
- Less Paperwork (No tax returns, W2, pay stubs, utility bills)
- Flexible Loan Terms
- Higher Loan-to-Value (LTV) Ratios (85% LTC versus 70-75% LTC)
- Straightforward Qualification Process
- Streamlined Draw Process (Typically one week)
- Stronger Borrower-Lender Relationship
- Better Customer Service (Faster response time, personal loan rep)

Cons of Traditional Banking

- Slow & Bureaucratic
- Strict Requirements
- Limited Loan Options
- Lower LTV Ratios
- Less Industry-Specific Knowledge
- Slow, Inefficient Draw Process
- Impersonal Service





Our loan programs are designed to fit a variety of investment strategies. Whether you're financing a Fix & Flip, Ground-Up Construction or a Single-Family Bridge loan, we provide tailored solutions to meet your needs.



Property Type: Single Family Residence, 2-4 Units, Small Lot Subdivision, ADUs, Multi-Family (up to 20 units)



Loans Type: Bridge, Fix & Flip, Fix & Hold, Ground Up Construction

Residential Transitional Lending (RTL)

Property Type	Single-Family, 2-4 Units, ADUs, Multifamily, Mixed Use, Small Lot Subdivision, Condos and Townhomes
Loan Amount	\$500k-\$5MM
Loan to Cost (LTC)	Up to 85% of Total Costs + Interests Reserves
Loan to Value (LTV)	Up to 85%
Origination Fees	Starting at 1.5%
Guaranty	Full Recourse

Debt Service Coverage Ratio (DSCR)

Property Type	SFR, Townhomes, Condos, 2 to 10 Unit MFR
Loan Amount	\$400k-\$3MM
DSCR	From 1.00x on 1-4 Units From 1.15x on Cross-Collateralized/5-19 Units
Loan to Value (LTV)	Up to 75% (Up to 70% on Cash-Out)
FICO	Minimum 660 (Minimum 700 on Cash-Out)
Origination Fees	Starting at 1.5%

SCENARIO #1

GROUND UP CONSTRUCTION

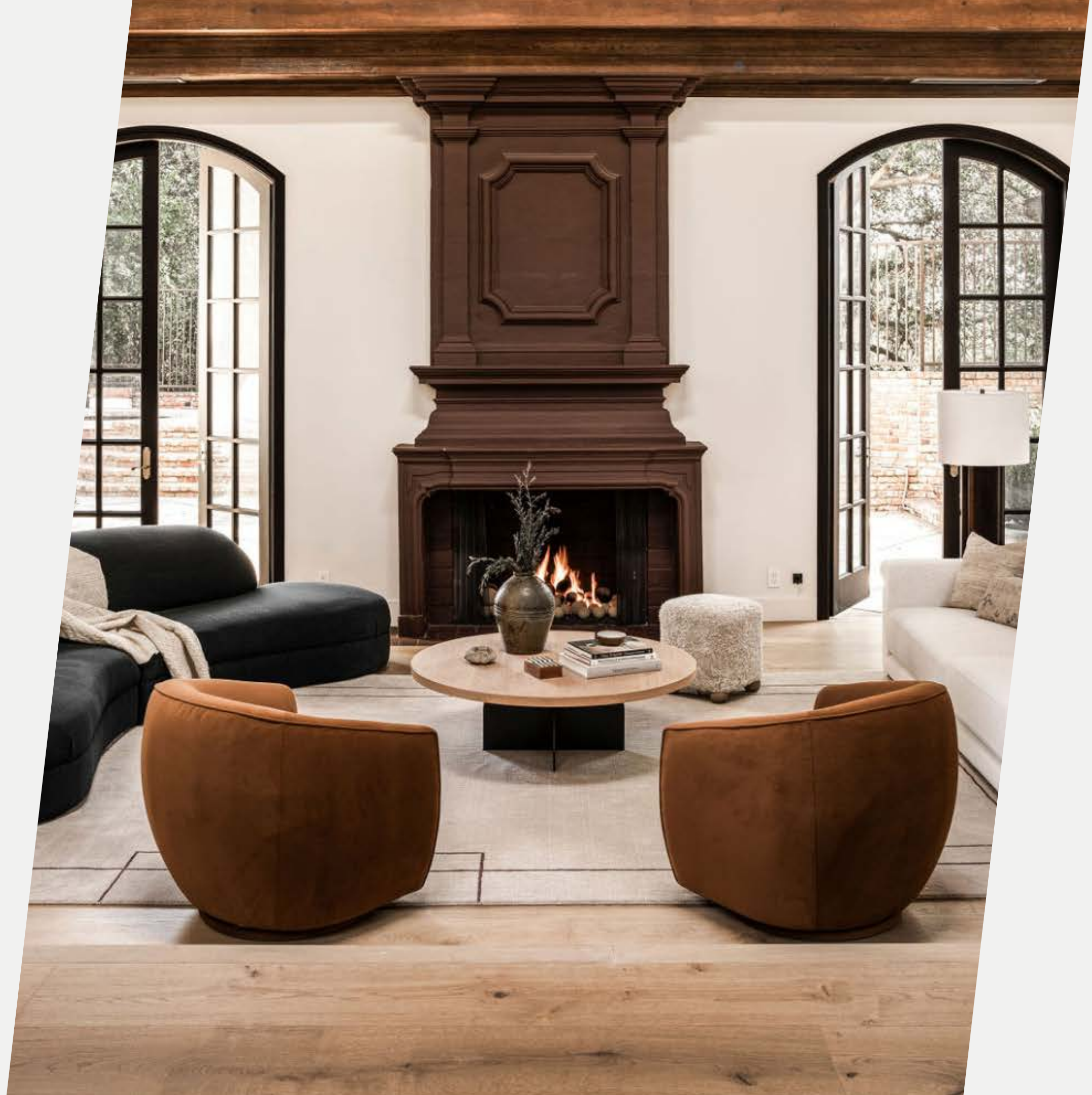
Purchase - Ground Up construction
with permits ready at close assuming
\$2.8MM

TERM: 15 MONTHS WITH 2-3 MONTH EXTENSION

INTEREST RESERVE: 15 MONTHS

RATE: STARTING AT 9.5%

POINTS: STARTING AT 1.5%



FUND TERMS

	Value / Cost (\$)	Loan (\$)	LTV / LTC (%)
Purchase Price	1,000,000	700,000	70.00%
Construction Budget	1,100,000	1,055,000	95.91%
Interest Reserve	200,000	200,000	100.00%
Total	2,300,000	1,955,000	85.00%

SCENARIO #2

HEAVY RENOVATION

Purchase – Heavy Renovation
assuming \$2.6MM ARV

TERM: 15 MONTHS WITH 2-3 MONTH EXTENSION

INTEREST RESERVE: 15 MONTHS

RATE: STARTING AT 9%

POINTS: STARTING AT 1.5%



FUND TERMS

	Value / Cost (\$)	Loan (\$)	LTV / LTC (%)
Purchase Price	1,000,000	850,000	85.00%
Construction Budget	900,000	738,000	82.00%
Interest Reserve	180,000	180,000	100.00%
Total	2,080,000	1,768,000	85.00%

SCENARIO #3

GROUND UP CONSTRUCTION

Ground Up Construction –
Multifamily assuming \$5M ARV

TERM: 15 MONTHS WITH 2-3 MONTH EXTENSION

INTEREST RESERVE: 15 MONTHS

RATE: STARTING AT 10.5%

POINTS: STARTING AT 1.5%



FUND TERMS

	Value / Cost (\$)	Loan (\$)	LTV / LTC (%)
Purchase Price	1,500,000	1,050,000	70.00%
Construction Budget	2,000,000	1,692,000	84.60%
Interest Reserve	290,000	290,000	100.00%
Total	3,790,000	3,032,000	80.00%

Required Documents

- ☐ Loan Application
- ☐ Credit and Background Authorization
- ☐ Copy of Guarantor(s) Driver's License(s)
- ☐ Last 2 months of consecutive bank statements for each Guarantor and the entity
- ☐ Borrowing Entity Operating Agreement, Articles of Organization, EIN
- ☐ Schedule of Real Estate
- ☐ List of Property Sales within the Last 36 Months
- ☐ Escrow Contact Information (Purchase) or Current Mortgage Statement (Refinance)
- ☐ Budget, Plans (if adding SF) & Spend to Date (if a refinance)
- ☐ Insurance

What Our Clients Say About Us

Spreo Capital has been amazing to work with. They truly have helped me scale my real estate investment business. They have been very easy to work with, thanks to their quick turnaround, and they have a very smooth process from opening to closing on a transaction. I'm very thankful to be doing business with them.

Danny Navarro

President & Founder of DN Real Estate Group





spreocapital.com