

## FREQUENTLY ASKED QUESTIONS

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**1. What are your rates?**

**Our funds are used for same-day back-to-back transactions. Extended Transactional Funding (ETF) no longer available.**

**\$115K or less - flat fee of \$2K plus \$495 back-end processing fee**

**Between \$115,001 to \$1,000,000 - 1.75% + \$495 back-end processing fee**

**Greater than \$1M – Yes, processing fee and rate are evaluated on a case-by-case basis**

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**2. May I refer your business and receive a referral fee? Do you have an affiliate program?**

**Yes and yes. We pay you a 10% referral fee based on our transaction fee EACH TIME your referral successfully completes a transaction with us. If we earn \$5K, you earn \$500 for giving a name.**

**There are four easy ways you can refer our business:**

- 1. Send the affiliate link (see below) to all your referrals.**
- 2. Send us an email introducing us to your referral, and we associate you with them in our database**
- 3. Referral mentions your name when they contact us, and we record you as the referrer in our database**
- 4. Once referral is ready to close, referral completes the funding request form on our website, and enters your name under the "Referred by..." and "Please specify" fields**

**Probably the easiest way to refer our business is to email them an affiliate link.**

**\*Affiliate link: <http://besttransactionfunding.com/index.php?ref=FirstLast>**

\* "FirstLast" - substitute your first and last name here without spaces. The affiliate link above can be named into a different link (for example, "My Transactional Funder") if you wish. Please consult your computer personnel should you need assistance.

Each person who clicks on this link will essentially be referred by you once they apply for transactional funding. Your name will appear automatically/read-only in the "Referred by..." and "Please specify" fields in our [Funding Request](#) application. This information will be retained in their computer whenever they go to our site and is done via cookies.

Please ensure that we have your contact information so we know who to pay and how we can contact you upon successful completion.

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3. What other up-front costs do you charge?

There are NONE!

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4. Do you fund individuals?

We only fund business entities such as Companies/LLCs/Trusts/Inc vs. the funding being in the person's name (i.e., John Smith).

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**5. Some banks don't like me to use my company name on the AB contract. Can I use my own name for the deal?**

We may have a solution for you. Please [Contact Us](#) or email us at [info@BestTransactionFunding.com](mailto:info@BestTransactionFunding.com) with the subject line stating, "How can I use my own name?"

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**6. Why are HUD properties easier to flip than say short sales?**

**HUD properties have no resale restrictions. ☐ You may flip them on the same day vs. being subjected to bank resale restrictions on short sale transactions.**

**For HUD transactions, it is best to represent our funds as a loan vs. cash which has no effect on winning the HUD bid. ☐ Lastly, there is no advantage bidding on a HUD property as a person or an entity. ☐ We advise to bid on HUD properties as an entity as we only fund entities.**

[Click here](#) to view our HUD case study.

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**7.☐ Do you have 30 60 90 day transactional funding or Extended Transactional Funding (ETF) for 30 days or greater?**

**Extended Transactional Funding (ETF) is no longer available.**

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**8.☐ Do you provide a Proof of Funds letter (POF)?**

**Yes! We provide UNLIMITED POFs as long as you use our funds. [Click Here](#) and choose**

the FREE POF.

**NOTE:** Since we want to protect your interest in the transaction, all calls to verify the POF must be pre-arranged with you, the B investor, on the same conference call as the party who wants to confirm, so we don't inadvertently adversely affect your transaction.

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**9. Do you provide a bank statement to substantiate the POF?**

**Yes.** We provide a Verification of Deposit (VOD) premium service. Please [click here](#) for more details.

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**10. What do I have to do to qualify for a POF?**

**Nothing! Great isn't it? You may [use our POF service](#) as long as you use our funds for closing on your same-day back-to-back transaction.**

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**11. How do I get a Proof of Funds letter?**

Just [click here](#) , fill out the FREE POF form and you should receive our Proof of Funds letter via email within 24 hours.

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## 12. Why did I not get my Proof of Funds letter after 20 seconds?

You should receive a response within twenty (20) seconds. If you do not receive a response, please check the spelling of your email address and check your spam folder. If you still can't find the email, your internet provider may be blocking our emails for some reason. We encourage you to open a Google gmail account or any other free service and have the email sent to that address. If this persists, please contact us.

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## 3. When do I pay the processing fee?

The processing fee is paid on the back-end/BC closing as part of the payoff. [Request funds now!](#)

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## 14. If the transaction does not close, do I get the processing fee back?

If this transaction does not close, there is no processing fee charged. [Request funds now!](#)

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**15. What happens if the BC closing is unsuccessful for some reason?**

Generally speaking, if the BC closing does not occur due to C party not going to closing for example, AB closing would not occur since B investor planned to sell the property to the C buyer and has made it known to all parties. Our transactional funds would be returned to us at no cost to the B investor.

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**16. Will you change your Proof of Funds letter?**

We don't change the Proof of Funds letter as we get requests frequently asking us to change it. If we change it for one, we need to change it for everyone. We realize that no one letter will satisfy everyone.

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**17. Can I have the AB closing and BC closing on separate days?**

**Yes, on a case by case basis dependent on the state's rules and regulations regarding recording and subject to C end buyer's funds being in escrow at the time of the closings. Typically this only applies to California due to their recording procedures. Rates and fees will be adjusted accordingly and C end buyer's funds must be in escrow at the time the AB closes.**

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**18. What criteria do you look for to get the transactional funds?**

**No LTV, no credit check, no appraisal, and no income verification. You only have to have the seller (A), you (B investor) and end buyer (C) in place. Once you get the commitment letter from the C buyer's mortgage company or proof of funds from your C buyer, you may complete the [Funding Request form](#) .**

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**19. How much advance notice do you need to fund a back to back transaction?**

**For all transactions, it would be best to notify us as soon as possible, so that we can commit to it as soon as possible. For most transactions, 3-4 days is sufficient; for transactions closer to \$1M, we will need about 1 week.**

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**20. What is the rate for transactional funds greater than \$1M?**

The rate depends on factors such as the transaction itself, the availability of funds, and the timing of the closing. We could say between 2% and 8%, but it could be more or less. The only way for us to give a definite answer is to evaluate the transaction by having the B investor complete the application in the [Funding Request](#) page. We will get back to the B investor with the rates within one business day. A national title company or a closing agent with whom we closed previously is needed to close the deal.

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21. Can I get transactional funding with no advance notice (same day)?

We may be able to if all the pieces are in order, and we have available funds.

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22. What type of information do you need to evaluate the deal?

The best way for us to evaluate the transaction is to complete the [Funding Request](#) application. Here, one would specify the A, B and C parties and the disbursing agent which would give us a good understanding of the transaction. Subsequently, we would commit to the transaction or contact the B investor regarding outstanding questions accordingly.

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**23. How long must my company be established before I can do business with you?**

The company must be established before signing the closing documents. However, please consider that the company name must be cited on the respective AB and BC contracts. [Request Funds Now!](#)

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**24. What other types of back-to-back real estate transactions do you cover besides foreclosures and short sales?**

We can provide funds for HUDs, REOs, FSBOs, any wholesale flips, commercial, residential, and Realtor® (MLS) listed properties as long as these transactions are back-to-back, conducted on the same day, and use the same title company, attorney or closing agent for both closings. [Request Funds Now!](#)

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**25. Do you fund the closing costs?**

Yes, we can fund 100% of the AB closing so there would be ZERO out-of-pocket costs for the B investor at closing. [Request Funds Now!](#)

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26. Do you fund the down payment money?

No, you would need to do this yourself.

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27. If I don't have a seller/property to buy or end buyer, can you help me find one?

Unfortunately, no. We only lend to investors who have already found their respective sellers and buyers.

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28. Do you provide funding for bundled purchases (multiple properties) as one transaction?

Yes as long as it is treated like one transaction - all monies go in one escrow account and are reimbursed within the same day. If we have to process each transaction then it is not a "bundle" anymore and will be treated accordingly. [Request Funds Now!](#)

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**Do you fund commercial properties?**

**Yes, as long as it is a back-to-back transaction and the transactions close on the same day. [Request Funds Now!](#)**

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**30. What states do you fund in?**

**We fund nationwide! [Request funds now!](#)**

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**31. Can you recommend any specific title companies and/or attorneys in my area to work with?**

**Of course, as long as we have local contacts in your area. We may also have national closing agents that we can recommend. Please [Contact Us](#) .**

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**32. Do you fund the BC closing?**

No, we only fund the B investor for the AB closing.

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**33. Are there any other hidden costs?**

As part of standard funding practices, we do charge a per diem should the funds from the BC closing be received beyond 5PM on the day we fund the AB closing. We also require title insurance on the AB transaction. Otherwise, there are no hidden costs. In fact, you are not required to produce any cash at closing for this type of transaction since we can fund 100% including closing costs. [Request Funds Now!](#)

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**34. Can I use my own title company or attorney?**

Both transactions have to close with one title company/closing or disbursing agent/escrow agent. More specifically, the disbursing agent for the funds has to be the same for both transactions. As long as your title company or attorney is experienced with back-to-back transactions, we will be fine with that. For larger transactions we need to use our preferred title company which is usually a national title company. [Request Funds Now!](#)

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**35. I don't have a Paypal account. How can I pay the processing fee?**

Since the processing fee is charged on the back-end/BC closing, there is no need for a PayPal account.

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**36. I'm trying to pay the processing fee via Paypal, but I'm experiencing problems. Do you accept other forms of payment for the processing fee?**

Since the processing fee is charged on the back-end/BC closing, there is no need for a PayPal account.

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**37. I've paid the processing fee. Why is there a hold or review on my payment?**

Sometimes, Paypal reviews or holds payment for reasons only known to them. We would need to wait for their review to clear before we can proceed. It is best to pay by credit card for instant clearing.

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