

## California Real Estate Finance

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### California Real Estate Finance

Our California Real Estate Finance team are Bay Area natives who care deeply about our local communities. RICHARD PAVAO- NMLS# 247128, BRE Broker license 01032392. CALIFORNIA REAL ESTATE FINANCE- NMLS# 1162378, Bureau of Real Estate License 01954693. ADDITIONAL RESOURCES.

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### California Department of Real Estate

Most real estate is purchased with borrowed money. The methods of real estate finance are many and varied. Making real estate loans carries a certain amount of risk for lenders; for this reason, lenders must have a firm grasp of a borrower's financial qualifications. Lenders consider a borrower's income, credit, debt, source of funds, and net ...

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In California, the greater of 10 percent or 5 percent over the Federal Reserve Board's discount rate at any given time; however, regulated lenders,

such as banks, savings banks, and life insurance companies, are exempt from the usury law. Also exempt are loans arranged by licensed real estate brokers and sellers who carry back.

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