

# Ito Ripsteen, Private Lender

(510) 652-1252 - [ito@itoripsteen.com](mailto:ito@itoripsteen.com)  
[www.vinestreetinvestments.com](http://www.vinestreetinvestments.com)  
bre lic.# 01339534



Fixers/Rehabs ~ Interim Financing  
Bridge Loans ~ Short Term Loans  
Commercial Loans ~ Mixed-Use Properties  
Niche Lending for “Outside the Box” Loans  
Cash-out Refis ~ Business Purpose Loans

## **Benefits of working with us:**

- Quick close, can close in five days
- No appraisal or appraisal fee
- No processing fees or underwriting fees
- No pre-payment penalty
- No fuss or hassle; we provide friendly, fast service
- Direct Lender, no middle man, and we are local (SF Bay Area)
- We respond to inquiries immediately, and give answers within twenty-four hours

Ito Ripsteen  
1521 Fifth Street  
Berkeley, CA 94710  
(510) 652-1252 - [ito@itoripsteen.com](mailto:ito@itoripsteen.com)  
[www.vinestreetinvestments.com](http://www.vinestreetinvestments.com)  
bre lic.# 01339534