



Loan Programs



	FIX AND FLIP	SHORT-TERM RENTAL	LONG-TERM RENTAL	SHORT-TERM MULTI	LONG-TERM MULTI
LENDING CRITERIA					
Loan Term	12 Month Loan	24 Month Loan (12 Month Extension Available)	30 Year Loan	12 Month Loan (6 Month Extension Available)	30 Year Loan
Min. Loan Amount	\$50k	\$50k	\$50k	\$250k	\$250k
Min. Property Value	\$50k	\$75k	\$100k	\$35k Per Door	N/A
Max. Loan Amount	\$2M	\$5M	\$2M	\$5M	\$2M
LTV	Up to 90% of the Purchase Price + 100% of Rehab Costs; Not to Exceed 75% of the ARV	Purchase: The Lesser of Up to 80% of As-Is Value or Up to 80% Loan-to-Cost; Refinance: Up to 70% of the As-Is Value; Cash-Out: Up to 65% of the As-Is Value	Purchase: The Lesser of Up to 80% of As-Is Value or Up to 80% Loan-to-Cost; Refinance: Up to 80% of the As-Is Value; Cash-Out: Up to 75% of the As-Is Value	Stabilized Bridge: Purchase: Up to 75% of the As-Is Value Refinance: Up to 70% of the As-Is Value Cash-Out: Up to 55% of the As-Is Value Fix & Flip: Purchase: Up to 80% of the Purchase Price + 100% of Rehab Costs Refinance: Up to 70% of the As-Is Value + 100% of Rehab Costs Cash-Out: Up to 60% of the As-Is Value + 100% of Rehab Costs	Purchase: The Lesser of Up to 75% of As-Is Value or Up to 75% Loan-to-Cost; Refinance: Up to 75% of the As-Is Value; Cash-Out: Up to 70% of the As-Is Value
Min. FICO	650	650	650	650	680
Property Types	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family & Multi-Family Real Estate; Condos; Townhomes; 5+ Unit Apartments; Mixed-Use Properties	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Multi-Family Apartment Buildings (5+ Units); Mixed-Use Buildings (Residential Space Must Be Greater Than 50% of Square Footage)	Multi-Family Apartment Buildings (5+ Units) Up to 20 Units
Prepayment Penalty	N/A	5% Prior to Month 6	Prepays Adjustable Up to 5 Years	N/A	5, 7, & 10 Year Prepayment Options Available
Termination Fee	1% After Month 9	N/A	N/A	1% After Month 9	N/A

APPLY TODAY!

