

# LOAN PROGRAM MATRIX

## OFFERING INVESTOR FINANCING

FOR NON-OWNER OCCUPIED PROPERTIES NATIONWIDE



### BRIDGE/ FIX N FLIP



12 MONTH LOAN



RATES STARTING AT 9.75%



UP TO 90% OF PURCHASE PRICE 100% RENOVATION COSTS



UP TO 70% LTV



\$75K - \$2M LOAN AMOUNT



NO MINIMUM CREDIT REQUIREMENT



NO PRE-PAYMENT PENALTY INTEREST ONLY PAYMENTS



### GROUND UP CONSTRUCTION



12 MONTH LOAN + 6 MONTH EXTENSION



RATES STARTING AT 9.75%



UP TO 65% OF THE AS IMPROVED VALUE



UP TO 85% BUILD COST



MIN \$150K LOAN AMOUNT



660 CREDIT SCORE, 620-659 CONSIDERED WITH COMPENSATING FACTORS



NO TERMINATION FEE



### MULT FAMILY BRIDGE



12 - 18 MONTH LOAN + 6 MONTH EXTENSION



RATES AS LOW AS 9.75%



UP TO 80% OF PURCHASE PRICE 100% RENOVATION COSTS



UP TO 70% LTV



\$30K PER DOOR LOAN AMOUNT MINIMUM



NO MINIMUM CREDIT REQUIREMENT



NO PRE-PAYMENT PENALTY INTEREST ONLY PAYMENTS



### LONG TERM RENTAL



30 YEAR FIXED RATES/ INTEREST ONLY OPTIONS



RATES STARTING AS LOWS AS 5.75%



UP TO 80% LTV



PURCHASE, REFINANCE, CASH-OUT



75K - \$2M LOAN AMOUNT



650 MINIMUM FICO



3 AND 5 YR PREPAYMENT OPTIONS



### COMMON SENSE UNDERWRITING

FOCUSING ON CURRENT ASSETS AND NOT PAST SITUATIONS.



### QUICK CLOSING

CLOSING IS AS QUICK AS 5 DAYS



### ONE STOP SHOPPING

NO NEW PROCESS OR PAPERWORK REGARDLESS OF THE STATE.

APPLY TODAY!



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