

LOAN PROGRAMS



APPLY TODAY

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<i>*NON-OWNER OCCUPIED INVESTMENT PROPERTIES ONLY</i>	FIX AND FLIP	LONG-TERM RENTAL	SHORT-TERM MULTI	LONG-TERM MULTI
LENDING CRITERIA				
LOAN TERM	6 - 24 MONTHS	30 YEAR LOAN	12 - 18 MONTHS	30 YEAR LOAN
MIN. LOAN AMOUNT	\$30K	\$50K	\$250K	\$100K
MIN. PROPERTY VALUE	\$50K	\$100K	\$35K PER DOOR	\$50 PER UNIT
MAX. LOAN AMOUNT	\$7.5M	\$10M	\$10M	\$5M
LTV	UP TO 100% PURCHASE PRICE + 100% OF REHAB COST; NOT TO EXCEED UP TO 75% OF ARV	PURCHASE: THE LESSER OF UP TO 80% OF AS-IS VALUE OR UP TO 80% LTC 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 65% 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 COST	PURCHASE: THE LESSER OF UP TO 67.5% OF AS-IS VALUE OR UP TO 67.5% LTC REFINANCE: UP TO 67.5% OF THE AS-IS VALUE; CASH-OUT: UP TO 65% OF THE AS-IS VALUE
MIN. FICO	NO MINIMUM	660	620	650
*PROPERTY TYPES	SFR 1-4 UNITS, CONDOS, TOWNHOMES	SFR 1-4 UNITS, CONDOS, TOWNHOMES, PUDs	MULTI FAMILY APARTMENT BUIDLING (5+ UNITS), MIXED USE (RESIDENTIAL SPACE > 70% OF SQFT), SELF-STORAGE	MULTI FAMILY APARTMENT BUIDLING (5+ UNITS) UP TO 9 UNITS
PREPAYMENT PENALTY	N/A	0 & 5 YEAR PREPAYMENT OPTIONS AVAILABLE	N/A	0 & 5 YEAR PREPAYMENT OPTIONS AVAILABLE
DSCR	N/A	1.00+	N/A	1.20+

All information is subject to change