

# Real Estate Investor Loans



Low Rates and Fees • Fast Closings • Dedicated & Personalized Service

	<i>Fix and Flip Loans</i>	<i>Rental Loans</i>	<i>Multifamily Bridge Loans</i>	<i>New Construction Loans</i>
<b>Terms</b>	12-Month Interest Only No Prepayment Penalty No Interest on Unused Rehab Funds	All Loans 30-Year Amortization 5/1, 7/1, 10/1 ARMs 30-Year Fixed-Rate Purchase & Cash-Out Refinances	Up to 36 Months Interest Only No Interest on Unused Construction Funds	Up to 24 Months Interest Only No Interest on Unused Construction Funds
<b>Credit</b>	Minimum FICO - 600	Minimum FICO - 640	Minimum FICO - 650	Minimum FICO - 640
<b>LTC / LTV</b>	Up to 90% of Purchase & Repair Costs (LTC) Up to 75% of the After Repair Value (ARV)	Up to 80% LTV Rate and LTV Based on Credit Score	Up to 85% LTC Up to 70% ARV Stabilized (No DSCR Minimum)	Up to 85% LTC Up to 70% of After Build Value
<b>Eligible Properties</b>	1-4 Family Condos Townhomes	1-4 Family Condos Townhomes	Multifamily 5+ Units	Single-Family Townhomes Condos (case by case) Multifamily (case by case)
<b>Loan Amount</b>	Minimum \$75K / Maximum \$4M	Minimum \$75K / Maximum \$2M	Minimum \$500K/ Maximum \$25M	Minimum \$250K/ Maximum \$10M
<b>Fees</b>	Appraisal Fee: \$450 SFR & \$550 for 2-4 Units Documentation Prep: \$595 Loan Processing: \$100 Fee Per Construction Draw: \$150	Appraisal Fee: \$495 SFR & \$550 for 2-4 Units Documentation Prep: \$895 Loan Processing: \$100 Fees on Portfolio Loans Vary on Number of Properties	Varies by Project	Varies by Project
<b>Rates/Points</b>	Interest rates and origination fees are determined by borrower experience, credit worthiness, project type and size.			
<b>Eligible Borrowers</b>	Borrower's entity must be a Limited Liability Company, Limited Partnership, General Partnership, or Corporation. Eligible Guarantors: U.S. Citizens, Permanent Resident Aliens, Non-Permanent Aliens, or Foreign Nationals			
<b>Qualifying Conditions</b>	Non-Owner Occupied Residential Only Close in Name of Business Entity (LLC, etc.) No Foreclosures or Short Sales Within the Last 3 Years			
<b>Required Documents</b>	1 Month Bank Statement, List of current properties owned (REO schedule), Last 2 years tax returns, Sales Contract, Entity Documentation, Driver's License, Construction Budget (if a fix and flip, multifamily, or new construction project), Lease (if a rental)			



**Capital Loans**