



INVESTOR 1-4 ■ **MIXED-USE** ■ **COMMERCIAL** ■ **MULTI-FAMILY**

ASSET-BASED

Investment and Small Commercial Property Mortgage Programs

We help independent real estate investors and small business owners find alternative financing.



Mortgage Programs

FlexPerm Loan

Lock in long-term financing with no balloon payment.

Designed for investors seeking a simple financing solution for purchase or refinance, with the flexibility to remain in the loan for up to 30 years.

KEY FEATURES

- Great for qualifying W-2, self-employed investors and small business owners.
- Based on the property value and its revenue-generating potential.
- Best alternative to hard money loans.
- Available as a 3-year-fixed or 30-year-fixed loan, each amortized over 30 years.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)
- Multi-Family (5+ Units)
- Mixed-Use
- Commercial (Office, Retail, Warehouse, Self-Storage, and Automotive)

ARV Pro Loan

The best short-term solution for acquiring and improving property value.

Designed for “fix-and-flip” investors who are seeking a short-term, interest-only loan to acquire and improve a property based on its “as repaired value” (ARV).

KEY FEATURES

- Allows borrowers to finance improvements.
- Great for borrowers who need a quick close.
- An interest-only 1-year term provides lower monthly payments.
- A higher LTV than hard money lenders.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)

Flex I/O Loan

A short-term interest-only loan program.

Designed for investors seeking short-term financing with no prepay penalties.

KEY FEATURES

- An interest-only, 24-month term provides lower monthly payments.
- Available for purchase or cash-out refinance.
- Perfect for acquiring or leveraging real estate holdings.
- A higher LTV than hard money options.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)



Fast50 Loan

A low LTV loan with easy credit requirements.

Designed for investors with derogatory credit issues and high equity seeking quick and easy credit qualification.

KEY FEATURES

- Great for borrowers with a recent bankruptcy or notice of default.
- No seasoning of ownership required.
- Improved pricing compared to our FlexPerm program.
- Derogatory mortgage history is OK.
- Available as a 3-year-fixed or 30-year-fixed loan, each amortized over 30 years.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)
- Multi-Family (5+ Units)
- Mixed-Use
- Commercial (Office, Retail, Warehouse, Self-Storage, and Automotive)

FOR MORE INFORMATION, CONTACT