

High FICO Program

What's New?

New High FICO Program: Up to 90% LTC for Qualified Borrowers

We're excited to launch our new *High FICO Program*, designed for creditworthy investors with growing portfolios. Borrowers with strong credit profiles and experience tiers 1–3 (four or fewer investment properties) can now access leverage of up to 90% Loan-to-Cost for fix and flip loans, helping them scale faster.

Which Loans Qualify?

Credit Requirements

- 740+ minimum FICO for all borrowers (Credit report required for all members)
- No foreign nationals
- No mortgage lates
- Outstanding federal or tax liens must be paid in full

Project & Property Requirements

- Purchases and Delayed Purchases only (purchased within 6 months of closing with no debt)
- Minimum Loan Amount: \$100,000
- Maximum Loan Amount: \$750,000
- No condo conversions, expansions, or ADU projects
- No rural properties and Tier 2 submarkets remain eligible for max 65% ARLTV
- No condos

How to Submit High FICO Loans

- 1) **Enter Your Deal:** Start a loan submission and provide property and borrower info
- 2) **Structure your loan:** If the loan is eligible, you will see a banner saying that higher leverage is available, and you will be able to select up to 90% LTC
- 3) **Set pricing:** the base rate will be set based on the borrower's experience, FICO, and leverage. You can select any rate at or above the floor

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Leverage:

Experience Tier	Renovation Type	FICO	Max Loan Amount	Max LTC ¹	Max LTV ¹	Max LTFC	Max LTARV	Exit Test
1	Light	≥ 740	\$750K	90%	90%	N/A	75%	≥ 0% ROI or 1.1 DSCR
	Moderate							
	Heavy	N/A						
	Extensive	N/A						
2	Light	≥ 740	\$750K	90%	90%	N/A	75%	≥ 0% ROI or 1.1 DSCR
	Moderate							
	Heavy	N/A						
	Extensive	N/A						
3	Light	≥ 740	\$750K	90%	90%	N/A	75%	≥ 0% ROI or 1.1 DSCR
	Moderate							
	Heavy	N/A						
	Extensive	N/A						

Renovation Type Definitions:

Light: ≤ 25% of purchase

Moderate: > 25% & ≤ 50% of purchase

Heavy: > 50% & < 100% of purchase

Extensive: ≥ 100% of purchase; includes Addition, Expansion, Conversion, ADU

¹Initial loan amount based off lesser of acquisition cost (net of seller credits/concessions) or as-is value.