



## Loan Programs



	FIX AND FLIP	LONG-TERM RENTAL	SHORT-TERM MULTI	LONG-TERM MULTI
	LENDING CRITERIA			
Loan Term	12 Months	30 Year Loan	12 Months	30 Year Loan
Min. Loan Amount	\$75k	\$75k	\$250k	\$150k
Min. Property Value	\$100k (Minimum ARV)	\$115k	\$375k	\$100k (Per Unit)
Max. Loan Amount	\$2M	\$1.5M	\$2M	\$1.5M
LTV	Up to 95% of the Purchase Price + 100% of Rehab Costs; Not to Exceed 75% of the ARV	<b>Purchase:</b> The Lesser of Up to 80% of As-Is Value or Up to 80% Loan-to-Cost; <b>Refinance:</b> Up to 80% of the As-Is Value; <b>Cash-Out:</b> Up to 75% of the As-Is Value	<b>Stabilized Bridge:</b> <b>Purchase:</b> Up to 75% of the As-Is Value <b>Refinance:</b> Up to 70% of the As-Is Value <b>Cash-Out:</b> Up to 65% of the As-Is Value  <b>Fix &amp; Flip:</b> <b>Purchase:</b> Up to 80% of the Purchase Price + 100% of Rehab Costs <b>Refinance:</b> Up to 70% of the As-Is Value + 100% of Rehab Costs <b>Cash-Out:</b> Up to 65% of the As-Is Value + 100% of Rehab Costs	<b>Purchase:</b> The Lesser of Up to 70% of As-Is Value or Up to 70% Loan-to-Cost; <b>Refinance:</b> Up to 70% of the As-Is Value; <b>Cash-Out:</b> Up to 65% of the As-Is Value
Min. FICO	650	680	650	700
Property Types	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Multi-Family Apartment Buildings (5+ Units)	Multi-Family Apartment Buildings (5+ Units) Up to 9 Units
Prepayment Penalty	N/A	0 to 5 Year Prepayment Options Available	N/A	0 & 5 Year Prepayment Options Available

APPLY TODAY!

