



Short-Term Multi-Family Financing

Obtain short-term financing for 5+ unit apartments & mixed-use properties.

LOAN CRITERIA

Collateral:

Multi-Family Apartment Buildings (5+ Units)

Term:

12 Months

Loan Amount:

\$250K** - \$2.5M (\$1M Max Per Unit)

***Minimum As-Is Value Requirement of \$375k. Subject to Increase Based on Location.*

LTV:

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 the Rehab Costs

Refinance: Up to 70% of the As-Is Value + 100% of the Rehab Costs

Cash-Out: Up to 65% of the As-Is Value + 100% of the Rehab Costs

Credit Score:

650 Minimum



APPLY TODAY!



Short-Term Multi-Family Financing

Fast Financing that Fits Your Real Estate Investments

LEVERAGE BASED ON EXPERIENCE

	EXPERIENCE IN THE LAST 3 YEARS*	MAXIMUM LOAN-TO-VALUE	MAXIMUM LOAN-TO-COST
STABILIZED	Completed 0 Flips	Up to 75% of the As-Is Value	Up to 75% Loan-to-Cost
	Completed 1-4 Flips	Up to 75% of the As-Is Value	N/A
	Completed 5+ Flips	Up to 75% of the As-Is Value	N/A
	EXPERIENCE IN THE LAST 3 YEARS	MAXIMUM LOAN-TO-COST	MAXIMUM AFTER-REPAIR VALUE
LIGHT REHAB	Completed 0 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 1-4 Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 5+ Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
MODERATE REHAB	Completed 0 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 1-4 Flips	Up to 75% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 5+ Flips	Up to 75% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
HEAVY REHAB	Completed 0 Flips	Not Permitted	Not Permitted
	Completed 1-4 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 5+ Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV

**Within The Same State As The Subject Property*

Light Rehab: A renovation budget which is 2.5% - 50% of the Initial Value, and does not qualify as Moderate Rehab or Heavy Rehab.

Moderate Rehab: A renovation budget which is 50.01% – 100% of the Initial Value, and does not qualify as Heavy Rehab.

Heavy Rehab: A renovation budget that exceeds 100% of the initial value OR a project that involves more than a 20% expansion of the initial sq ft or at least 750 sq ft OR a project that involves a change in use.



