



Loan Programs



| | FIX AND FLIP | LONG-TERM RENTAL | SHORT-TERM MULTI | LONG-TERM MULTI |
|---------------------|---|--|--|--|
| | LENDING CRITERIA | | | |
| Loan Term | 12 - 18 Months | 30 Year Loan | 12 - 18 Months | 30 Year Loan |
| Min. Loan Amount | \$50k | \$55k | \$250k | \$100k |
| Min. Property Value | \$100k (Minimum ARV) | \$100k | \$100k (Minimum As-Is Value) | \$40k (Per Unit) |
| Max. Loan Amount | \$2M | \$2M | \$2.5M | \$2M |
| LTV | Up to 90% of the Purchase Price + 100% of Rehab Costs; Not to Exceed 75% of the ARV | Purchase: The Lesser of Up to 80% of As-Is Value or Up to 80% Loan-to-Cost; Refinance: Up to 80% of the As-Is Value; Cash-Out: Up to 75% of the As-Is Value | 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 Rehab Costs Refinance: Up to 75% of the As-Is Value + 100% of Rehab Costs Cash-Out: Up to 70% of the As-Is Value + 100% of Rehab Costs | Purchase: The Lesser of Up to 70% of As-Is Value or Up to 70% Loan-to-Cost; Refinance: Up to 70% of the As-Is Value; Cash-Out: Up to 65% of the As-Is Value |
| Min. FICO | 660 | 660 | 660 | 680 |
| 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); Mixed-Use Buildings (Residential Space Must Represent 70%+ of the Property's Total Square Footage) | 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!

Gerry Zagone

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