



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); Mixed-Use Buildings
(Residential Space Must Represent 70%+ of the Property's
Total Square Footage)

Term:

12 - 18 Months

Loan Amount:

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

***Minimum As-Is Value Requirement of \$350k. 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:

660 Minimum



APPLY TODAY!

Gerry Zagone

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Short-Term Multi-Family Financing

Fast Financing that Fits Your Real Estate Investments

Fix & Flip

			MAXIMUM AFTER-REPAIR VALUE	MAXIMUM LOAN-TO-VALUE
Experienced Customer (Completed 5+ Flips in the Last 3 Years)	Light Rehab	Purchase	Up to 70% of the ARV	Up to 80% of Purchase Price + 100% of Renovation Costs
		Refinance	Up to 65% of the ARV	Up to 75% of As-Is Value + 100% of Renovation Costs
		Cash-Out	Up to 60% of the ARV	Up to 70% of As-Is Value + 100% of Renovation Costs
	Heavy Rehab*	Purchase	Up to 65% of the ARV	Up to 70% of As-Is Value + 100% of Renovation Costs
		Refinance	Up to 60% of the ARV	Up to 65% of As-Is Value + 100% of Renovation Costs
		Cash-Out	Not Permitted	Not Permitted
New Customer (Completed <3 Flips in the Last 3 Years)	Light Rehab	Purchase	Up to 65% of the ARV	Up to 70% of Purchase Price + 100% of Renovation Costs

*Rehab Budget is greater than or equal to 100% of "As Is" Value (for purchase & refinance) or purchase price (of a purchase), involves more than a 20% expansion of the property of at least 750 sq ft, or involves a change of use.

Stabilized Bridge



	MAXIMUM LOAN-TO-VALUE
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