



CFUND Fix & Flip Analyzer – Quick Start Guide

This tool helps you (or your investor client) quickly determine if a property is a profitable fix & flip deal and if it will qualify for funding under our loan guidelines. Follow these steps for best results.

Step 1 – Gather Your Numbers

Before you open the Analyzer, have these ready: - Purchase Price (what you plan to pay) - Estimated Rehab Costs (from contractor bids or repair estimator) - ARV (After Repair Value from recent sold comps) - Loan Terms (FICO 660+, up to 90% LTV, 75% ARV) - Timeline (in months — typically 12–24)

Step 2 – Fill in the Analyzer Inputs

1. Purchase Price – Enter contract or offer price. 2. Rehab Budget – Enter the total rehab cost (materials + labor). 3. Loan % of Purchase Price – Usually 90% (adjustable). 4. Loan % of Rehab Cost – Up to 100%. 5. ARV – Realistic after-repair value based on comps. 6. Holding Time – Number of months until sale.

Step 3 – Review the Outputs

The Analyzer will instantly calculate: - Total Project Cost (purchase + rehab + holding costs) - Maximum Loan Amount (based on LTV/ARV limits) - Estimated Monthly Payments (if financed) - Total Profit (ARV – all costs) - ROI % (return on investment) - Maximum Allowable Offer (MAO) — what you should pay

Step 4 – Apply the Loan Approval Rules

Requirement	Guideline
Credit Score	660+
Max Loan to Value (LTV)	90% Purchase Price
Max Loan to ARV	75%
Property Types	SFR, 1-4 Unit, Condos
Location	No Rural Properties
Term	12-24 Months
Rehab Financing	Up to 100% of Rehab Cost

Step 5 – Make Your Decision

If the Analyzer shows: - Profit Margin \geq 20% - Meets Loan Guidelines → Move forward with the deal. Otherwise, adjust your offer price or rehab budget until it works.



Top 10 Tips for New House Flippers

1. You Make Money When You Buy – Be conservative in your numbers.
2. Avoid 'Eraser Math' – Don't fudge numbers to make the deal work.
3. Location Matters – Buy in high-demand, low-crime areas.
4. Don't Go Too Big – Start small before tackling major rehabs.
5. Get Finances in Order – Have cash or lending lined up first.
6. Don't Over-Improve – Match or slightly exceed local comps.
7. Don't DIY Everything – Hire professionals when needed.
8. Do It Right – Pull permits, use quality work.
9. One Flip Beats 100 Books – Experience is the best teacher.
10. Just Start – The perfect time doesn't exist.