



SHORT-TERM LOAN PROGRAMS

LOAN PROGRAM MATRIX



1 of 2

STABILIZED BRIDGE

FIX AND FLIP

| | SINGLE-FAMILY | MULTI-FAMILY | SINGLE-FAMILY | MULTI-FAMILY |
|---------------------|---|---|---|---|
| | LENDING CRITERIA | | | |
| Loan Term | 12 - 18 Months (Extended Terms Available) | 12 - 18 Months (Extended Terms Available) | 12 - 18 Months (Extended Terms Available) | 12 - 18 Months (Extended Terms Available) |
| Min. Loan Amount | \$50k | \$250k | \$50k | \$250k |
| Min. Property Value | \$100k (Minimum As-Is Value) | \$350k (Minimum As-Is Value) | \$100k (Minimum ARV) | \$350k (Minimum ARV) |
| Max Loan Amount | \$2M | \$2.5M | \$2M | \$2.5M |
| LTV | Purchase: The Lesser of Up to 75% of the As-Is Value or up to 75% Loan-to-Cost | Purchase: Up to 75% of the As-Is Value | Purchase: Up to 90% of the Purchase Price + 100% of Renovation Costs | Purchase: Up to 80% of the Purchase Price + 100% of Renovation Costs |
| | Refinance: Up to 70% of the As-Is Value | Refinance: Up to 70% of the As-Is Value | Refinance: Up to 80% of the As-Is Value + 100% of Renovation Costs | Refinance: Up to 75% of the As-Is Value + 100% of Renovation Costs |
| | Cash-Out: Up to 65% of the As-Is Value | Cash-Out: Up to 65% of the As-Is Value | Cash-Out: Up to 70% of the As-Is Value + 100% of Renovation Costs | Cash-Out: Up to 70% of the As-Is Value + 100% of Renovation Costs |
| Minimum FICO | 660 | 660 | 660 | 660 |
| Property Types | Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes | Non-Owner Occupied Multi-Family Real Estate; 5+ Unit Apartments; Mixed-Use Properties | Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes | Non-Owner Occupied Multi-Family Real Estate; 5+ Unit Apartments; Mixed-Use Properties |
| Pre-Payment Penalty | N/A | N/A | N/A | N/A |

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THIS IS NOT AN OFFER TO LEND. ALL OFFERS OF CREDIT ARE SUBJECT TO DUE DILIGENCE, UNDERWRITING AND APPROVAL.

NOT ALL BORROWERS WILL QUALIFY AND NOT ALL BORROWERS THAT QUALIFY WILL RECEIVE THE LOWEST RATE OR BEST TERMS. ACTUAL RATES AND TERMS DEPEND ON A VARIETY OF FACTORS AND ARE SUBJECT TO CHANGE WITHOUT NOTICE.



LONG-TERM LOAN PROGRAMS

LOAN PROGRAM MATRIX



2 of 2

NEW CONSTRUCTION

LONG TERM RENTAL

| | SINGLE-FAMILY | SINGLE-FAMILY | MULTI-FAMILY |
|---------------------|--|---|---|
| | LENDING CRITERIA | | |
| Loan Term | 12-24 Months | 30 Years | 30 Years |
| Min. Loan Amount | \$100k* *Based on Max Loan Amount | \$55k | \$100k |
| Min. Property Value | \$150k** **As-Completed Value | \$100k | \$40k Per Unit |
| Max Loan Amount | \$2M | \$2M | \$2M |
| LTV | Purchase: Up to 80% of Initial Advance; Up to 90% Total Loan-to-Cost | Purchase: The Lesser of up to 80% of the As-Is Value or up to 80% Loan-to-Cost | Purchase: The Lesser of up to 70% of the As-Is Value or up to 70% Loan-to-Cost |
| | Refinance: Up to 75% of Initial Advance; up to 90% Total Loan-to-Cost | Refinance: Up to 80% of the As-Is Value | Refinance: Up to 70% of the As-Is Value |
| | | Cash-Out: Up to 75% of the As-Is Value | Cash-Out: Up to 65% of the As-Is Value |
| Minimum FICO | 650 | 660 | 680 |
| Property Types | Non-Owner Occupied Single-Family Properties; Condos; Townhomes | Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes; | Non-Owner Occupied Multi-Family Real Estate; 5+ Unit Apartments |
| Pre-Payment Penalty | N/A | 0 to 5 Year Prepayment Options Available | 0 to 5 Year Prepayment Options Available |

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