



# FIX AND FLIP LOAN PROGRAM

A hard money loan intended for new and experienced real estate investors seeking funding for fix and flip properties nationwide.

## Benefits for Borrowers



### QUALIFICATION

- 660 Minimum FICO Score
- 6 Months of Cash Reserves
- No Derogatory Public Records in the Past 2 Years



### MAX LEVERAGE

- *Purchase Only*: Up to 75% of the Purchase Price
- *Purchase + Rehab*: Up to 90% of the Purchase Price + Up to 100% of Rehab Costs
- Not to Exceed 75% of the After Repair Value (ARV)



### LOAN TERMS

- Purchase Only Options Available
- \$100,000 Minimum After Repair Value
- 12 Month Term
- No Pre-Payment Penalty
- Termination Fee: 1% After Month 8



### ELIGIBLE PROPERTIES

- 1-4 Family Real Estate
- Condos
- Townhomes



### REQUIRED DOCUMENTATION

- Loan Application
- 1 Month of Bank Statements
- Corporate Documents



### PRICING

- \$50,000 Minimum Loan Amount
- \$2,000,000 Maximum Loan Amount



### FEES

- \$25 Credit Check
- Cost of an Appraisal
- Points at Closing
- \$995 Legal Fee at Closing

**Apply Today!**



# FIX AND FLIP LOAN PROGRAM



**Quick Close**  
Close in 2 to 3 weeks  
or in as little as 10 days  
on repeat business.



**Easy**  
Low documentation  
and simple application  
process.



**Transparent**  
All fees and  
payments clearly  
disclosed.

## Typical Loan Terms

EXPERIENCE	0-2 Properties	3-5 Properties	5+ Properties
Interest Rate	Starting at 10.99%	Starting at 10.49%	Starting at 10.24%
MAX LEVERAGE	0-2 Properties	3-5 Properties	10+ Properties (720+ FICO)
Purchase Price	Up to 80% of the Purchase Price + 100% of Renovation Costs	Up to 85% of the Purchase Price + 100% of Renovation Costs	Up to 90% of the Purchase Price + 100% of Renovation Costs
After Repair Value	Not to Exceed 70%	Not to Exceed 75%	Not to Exceed 75%

