



LOAN CRITERIA

Collateral: Non-Owner Occupied 1-4 Family

Real Estate; Condos; Townhomes

Rates: Starting at 7.74%*

*Interest Only Charged On Outstanding Balance

Term: 12 Months

Loan Amount: \$50k** - \$2M

**Minimum As-Is Value Requirement of \$50k; Minimum ARV Requirement of \$75k. Subject to Increase Based on Location.

Credit Score: 620 Minimum

LEVERAGE BASED ON EXPERIENCE

NEW INVESTOR

Completed Up to 2 Flips or Owned Up to 2 Rentals in the Last 3 Years

INTERMEDIATE INVESTOR

Completed Between 3 & 10 Flips or Owned Between 3 & 10 Rentals in the Last 3 Years

EXPERIENCED INVESTOR

Owned 10 or More Investment Properties (Flips and/or Rentals) in the Last 3 Years

LTV

Up to 80% of Purchase Price + Up to 100% of the Renovation Costs; Not to Exceed 70% of the After-Repair Value

Up to 90% of Purchase Price + Up to 100% of the Renovation Costs; Not to Exceed 75% of the After-Repair Value

Up to 90% of Purchase Price + Up to 100% of the Renovation Costs; Not to Exceed 75% of the After-Repair Value

Rates

Starting at 10.49%

Starting at 8.49%

Starting at 7.74%