

# INVESTMENT PROPERTY LOAN PRODUCTS

All US, except MN, ND, OR, SD, UT, VT

## BRIDGE LOANS



Fix & Flip



Ground Up



Stabilized Bridge

- ✓ 1-4 unit properties
- ✓ 12-18 month interest-only terms, up to 24 for ground-up at lender discretion
- ✓ Rehab for a range of projects from light cosmetic to gut renovations
- ✓ Construction loans for ground-up & tear-downs
- ✓ Up to 100% of rehab or construction costs
- ✓ Ideal for floating market rates, temporarily holding assets



This is not an offer to enter into an agreement. This is not a commitment to make a loan. Not all customers will qualify. Information, rates and programs are subject to change without prior notice. All products are subject to credit and property approval. All approvals are subject to underwriting guidelines. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations may apply. Equal Housing Lender. All rights reserved.

# FIX & FLIP and GROUND-UP CONSTRUCTION REAL ESTATE INVESTMENT LOANS

Foreign Nationals Eligible

**Property Types: 1-4 unit residential, townhomes & condos**

Now offering **Snap Draws DIY** for easier and faster project reimbursements!

- 🔨 Loan Amount: \$50K - \$3MM
- 🔨 Extensive rehab allowed
- 🔨 12-month term, extendable up to 18 months at lender's discretion
- 🔨 Visa, Green Card, or Work Permit required

- 🔨 Background and credit required
- 🔨 Up to 65% DSCR, F+F/GUC subject to Experience
- \*\* No Credit, discussed case by case for F+F



# FIX & FLIP

## REAL ESTATE INVESTMENT LOANS

 Purchase, renovate, and rent/sell non-owner occupied homes with 1-4 units

Now offering **Snap Draws DIY** for easier and faster project reimbursements!

- 🔨 Loans from: \$50K - \$3MM
- 🔨 Extensive rehab allowed
- 🔨 Funding up to:
- 🔨 12 to 18 month terms
- 🔨 90% of purchase price
- 🔨 Full Recourse
- 🔨 100% rehab costs
- 🔨 Foreign Nationals eligible
- 🔨 70% ARLTV



# GROUND UP CONSTRUCTION

## REAL ESTATE INVESTMENT LOANS

### Build new homes with 1-4 units

Eligible Property Types: Non-owner occupied 1-4 unit residential, townhomes & condos

Now offering **Snap Draws DIY** for easier and faster project reimbursements!

- ✂ Loan Amount: \$50K to \$3MM
- ✂ Funding up to:
  - ✂ 75% of the lower of land value or purchase price, 60% if unpermitted
  - ✂ 90% of total project costs with financed interest reserves
  - ✂ Up to 70% ARLTV
  - ✂ 100% of construction
- ✂ Underwritten on property cash flow
  - ✂ 12 month term, up to 24 months at lender discretion



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# STABILIZED BRIDGE

## REAL ESTATE INVESTMENT LOANS

Short term loans for 1-4 unit residential rent-ready properties with no planned renovations.

- Loans from \$50K to \$3MM
- 12-18 month terms
- Max LTC:
- Minimum 660 FICO
- 90% of purchase price if owned < 6 months
- DSCR and No DSCR Exit Options!
- 100% of completed rehab costs
- Max LTV: 70% if owned > 6 months

