

**What we do...we are a conduit between the investor and 100's of lenders with a programs that turn your No's into Yes**



**We are approved brokers with lenders that have niche investor programs that traditional lenders do not have.**

**But being investors ourselves, we know not every project fits in a square box. We constantly locate innovative and hybrid products to serve our customers**



# Line of Credit



Be confident knowing that you are backed by the industry's best Line of Credit

Our Line of Credit allows you to close quickly without having to go through borrower underwriting again and again!

## The Approval Process



**Light documentation**



**Line amount based on 7x assets**



**Get approved in under a week**

## Your Line of Credit



**Approved for 6 months**



**Fund FixNFlip, New Construction, Bridge, and Rental properties**



**Consistent rate and fee structure**



**Fast and easy recertification process**

# Fix & Flip | Bridge



## One-stop-shop

- Rehab
- Rehab-to-rent
- Short-term bridge

## In-house construction management and servicing team

- No more chasing 3<sup>rd</sup> parties and slow draws

## The B.R.R.R.R. Lender!

- Buy, rehab, rent, refinance, repeat
- A simple Fix2Rent<sup>®</sup> process
- Discounted fees and a streamlined process

## Single family, 2-4 unit, condo, townhome

FixNFlip	Fix2Rent <sup>®</sup>	Bridge
Loans for investors looking to buy distressed properties, rehab, and sell	Loans for investors looking to buy, rehab and hold properties as rentals. Buy, renovate, rent, refinance, repeat! Finance all your B.R.R.R.R.s with a simple, fast process!	Interim financing for investment properties where a fast close is needed and minimal or no rehab is planned
<ul style="list-style-type: none"> <li>• Up to 92.5% LTC, 75% LTV</li> <li>• Loans from \$50k to \$3mm</li> <li>• 13, 19, 24-month term options</li> <li>• Non-recourse available</li> <li>• Interest-only loans</li> </ul>	<ul style="list-style-type: none"> <li>• Single property and portfolio loan options</li> <li>• Fast, simple closings on both the construction loan and rental loan</li> <li>• 13, 19, 24-month term options for the construction loan</li> <li>• 5, 10, 30-year term options for the rental loan</li> </ul>	<ul style="list-style-type: none"> <li>• Fast closing</li> <li>• Exterior valuations*</li> <li>• No prepayment penalty</li> <li>• Up to 80% LTV</li> <li>• Non-recourse available</li> <li>• 13, 19, 24-month term options</li> </ul>

*\*Exterior valuations available case by case. Loan amount, product, and market restrictions may apply.*

# New Construction



**Fast due diligence and closings**

**In-house construction management and servicing team**

**No requirement for pre-solds or limits on spec homes**

**Build without the headaches of traditional financing**

**Scale your business**

- High exposure thresholds
- High leverage
- Nationwide financing

**Single family, 2-4 unit, condo, townhome**

New Construction	Build2Rent®	Bridge
<p>Loans for builders with shovel-ready lots or tear-down projects. Spec houses or model homes, infill, tear down, or subdivisions.</p>	<p>Loans for builders looking to build and retain the property as a rental. Save time, money, and headaches using our Build2Rent® products.</p>	<p>Free up working capital with bridge financing on completed new home inventory or for model homes.</p>
<ul style="list-style-type: none"> <li>• Up to 90% LTC, 75% LTV</li> <li>• Loans from \$100k to \$3mm</li> <li>• 13, 19, 24-month term options</li> <li>• Non-recourse available</li> <li>• Interest-only loans, paying only on drawn funds</li> </ul>	<ul style="list-style-type: none"> <li>• Up to 90% LTC, 75% LTV</li> <li>• Loans from \$100k to \$3mm</li> <li>• 13, 19, 24-month term options</li> <li>• Non-recourse available</li> <li>• Interest-only loans, paying only on drawn funds</li> </ul>	<ul style="list-style-type: none"> <li>• Fast closing</li> <li>• Exterior valuations*</li> <li>• No prepayment penalty</li> <li>• Up to 80% LTV</li> <li>• Non-recourse available</li> <li>• 13, 19, 24-month term options</li> </ul>

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# Rental



## Scale your business

Whether it's your first property or your 500th, we offer industry-leading financing nationwide

## No personal DTI or tax returns required

## Flexible pre-payment options to fit any strategy

## 5-, 10- and 30-year term options

## In-house loan servicing team

## Single family, 2-4 unit, condo, townhome

Single Asset	Portfolio
<b>One rental property, one loan</b>	<b>2 or more rental properties, one loan</b>
<ul style="list-style-type: none"><li>• Loans from \$50k to \$1mm</li><li>• 5, 10, &amp; 30-year options</li><li>• Flexible term and interest rate options</li><li>• No personal income requirements</li><li>• Up to 80% LTV on purchase, rate/term refi, and cash out</li><li>• Flexible pre-payment options</li></ul>	<ul style="list-style-type: none"><li>• No maximum loan amount or unit count</li><li>• 5, 10, &amp; 30-year options</li><li>• Multiple structure options available, to fit your unique investment strategy</li><li>• Fixed rate, ARMs, fully amortizing, interest only, or balloons</li><li>• Non-recourse available</li><li>• Flexible pre-payment options</li></ul>

# Multifamily



**Speed, simplicity and reliability**

**Small balance and middle market lending options for experienced operators, syndicators and institutional sponsors**

**We cover the gap**

Common-sense lending for multifamily bridge scenarios, whether the property needs renovation or a management overhaul

**Class A, B, and C properties in primary, secondary and tertiary markets**

**Acquisition, refinance and cash-out options**

Value-Add Bridge	Stabilized Bridge
<p>Buying or refinancing a multifamily project where rehab is needed</p> <ul style="list-style-type: none"><li>• Up to 80% LTC, 70% LTV</li><li>• Loans up to \$20mm+</li><li>• Rates as low as 6.4%</li><li>• 24-36 month interest-only terms</li><li>• Finance properties with low or no cash flow</li><li>• Finance small, medium, or large CapEx budgets</li><li>• Non-recourse available</li></ul>	<p>Buying or refinancing a turnkey multifamily project with the intent to eventually sell or refinance into a long-term note</p> <ul style="list-style-type: none"><li>• Up to 75% LTC/LTV</li><li>• Rates as low as 6.74%</li><li>• 24-36 month interest-only Terms</li><li>• Financing for Freddie, Fannie, or bank fallout deals</li><li>• Low in-place DSCR requirements</li></ul>