



Fix & Flip Financing

Obtain financing for up to 90% of the purchase price + up to 100% of the renovation costs.

LOAN CRITERIA

Collateral:

Non-Owner Occupied 1–4 Family Real Estate; Condos; Townhomes

Term:

12 Months

Loan Amount:

\$50K–\$2M

LTV:

Up to 95% of the Purchase Price + 100% of the Renovation Costs
(Not to Exceed 75% of the After Repair Value)

Property Value:

Minimum ARV Requirement of \$100k.
Subject to Increase Based on Location.

Credit Score:

650 Minimum

Experience:

Prior Real Estate Investing Experience **Not Required**
But Affects Leverage & Pricing



APPLY TODAY!



Fix & Flip Financing

Fast Financing that Fits Your Real Estate Investments

LEVERAGE BASED ON EXPERIENCE

	EXPERIENCE IN THE LAST 3 YEARS	MAXIMUM LOAN-TO-COST	MAXIMUM AFTER-REPAIR VALUE
LIGHT REHAB	Completed 0 Flips	Up to 75% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 1-2 Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 3-9 Flips	Up to 85% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 10+ Flips	Up to 90% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
MODERATE REHAB	Completed 0+ Flips	Up to 75% of Purchase + 100% of Renovation Costs	Up to 60% of the ARV
	Completed 1-2 Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 3+ Flips	Up to 85% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
HEAVY REHAB	Completed 0 Flips	Up to 60% of Purchase + 100% of Renovation Costs	Up to 50% of the ARV
	Completed 1-2 Flips	Up to 65% of Purchase + 100% of Renovation Costs	Up to 55% of the ARV
	Completed 3-4 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 60% of the ARV
	Completed 5+ Flips	Up to 75% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV

Light Rehab: A renovation budget which is 2.5% - 50% of the Initial Value, and does not qualify as Moderate Rehab or Heavy Rehab.

Moderate Rehab: A renovation budget which is 50.01% – 100% of the Initial Value, and does not qualify as Heavy Rehab.

Heavy Rehab: A renovation budget that exceeds 100% of the initial value OR a project that involves more than a 20% expansion of the initial sq ft or at least 750 sq ft OR a project that involves a change in use.

