



Loan Programs



	FIX AND FLIP	LONG-TERM RENTAL	SHORT-TERM MULTI	LONG-TERM MULTI
	LENDING CRITERIA			
Loan Term	12 - 18 Months	30 Year Loan	12 - 18 Months	30 Year Loan
Min. Loan Amount	\$50k	\$75k	\$250k	\$100k
Min. Property Value	\$100k <small>(Minimum ARV)</small>	\$115k	\$100k <small>(Minimum As-Is Value)</small>	\$75k <small>(Per Unit)</small>
Max. Loan Amount	\$2M	\$2M	\$2.5M	\$2M
LTV	Up to 90% of the Purchase Price + 100% of Rehab Costs; Not to Exceed 75% of the ARV	Purchase: The Lesser of Up to 80% of As-Is Value or Up to 80% Loan-to-Cost; Refinance: Up to 80% of the As-Is Value; Cash-Out: Up to 75% of the As-Is Value	Stabilized Bridge: Purchase: Up to 75% of the As-Is Value Refinance: Up to 70% of the As-Is Value Cash-Out: Up to 65% of the As-Is Value Fix & Flip: Purchase: Up to 80% of the Purchase Price + 100% of Rehab Costs Refinance: Up to 70% of the As-Is Value + 100% of Rehab Costs Cash-Out: Up to 65% of the As-Is Value + 100% of Rehab Costs	Purchase: The Lesser of Up to 70% of As-Is Value or Up to 70% Loan-to-Cost; Refinance: Up to 70% of the As-Is Value; Cash-Out: Up to 65% of the As-Is Value
Min. FICO	650	650	660	680
Property Types	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1–4 Family Real Estate; Condos; Townhomes	Multi-Family Apartment Buildings (5+ Units)	Multi-Family Apartment Buildings (5+ Units) Up to 9 Units
Prepayment Penalty	N/A	0 to 5 Year Prepayment Options Available	N/A	0 & 5 Year Prepayment Options Available

APPLY TODAY!

