



SHORT-TERM LOAN PROGRAMS

LOAN PROGRAM MATRIX



STABILIZED BRIDGE

FIX AND FLIP

	SINGLE-FAMILY	MULTI-FAMILY	SINGLE-FAMILY	MULTI-FAMILY
LENDING CRITERIA				
Loan Term	12 - 18 Months (Extended Terms Available)	12 - 18 Months (Extended Terms Available)	12 - 18 Months (Extended Terms Available)	12 - 18 Months (Extended Terms Available)
Min. Loan Amount	\$50k	\$250k	\$50k	\$250k
Min. Property Value	\$75k	\$50k Per Door	\$50k	\$35k Per Door
Max Loan Amount	\$7.5M	\$10M	\$7.5M	\$10M
LTV	Purchase: The Lesser of Up to 75% of the As-Is Value or up to 80% Loan-to-Cost	Purchase: Up to 75% of the As-Is Value	Purchase: Up to 90% of the Purchase Price + 100% of Renovation Costs	Purchase: Up to 80% of the Purchase Price + 100% of Renovation Costs
	Refinance: Up to 65% of the As-Is Value	Refinance: Up to 70% of the As-Is Value	Refinance: Up to 70% of the As-Is Value + 100% of Renovation Costs	Refinance: Up to 70% of the As-Is Value + 100% of Renovation Costs
	Cash-Out: Up to 60% of the As-Is Value	Cash-Out: Up to 65% of the As-Is Value	Cash-Out: Up to 60% of the As-Is Value + 100% of Renovation Costs	Cash-Out: Up to 65% of the As-Is Value + 100% of Renovation Costs
Minimum FICO	620	620	620	620
Property Types	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied Multi-Family Real Estate; 5+ Unit Apartments; Mixed-Use Properties	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied Multi-Family Real Estate; 5+ Unit Apartments; Mixed-Use Properties
Pre-Payment Penalty	N/A	N/A	N/A	N/A

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LONG-TERM LOAN PROGRAMS

LOAN PROGRAM MATRIX



NEW CONSTRUCTION

LONG TERM RENTAL

	SINGLE-FAMILY	SINGLE-FAMILY	MULTI-FAMILY
LENDING CRITERIA			
Loan Term	12-24 Months	30 Years	30 Years
Min. Loan Amount	\$100k* *Based on Max Loan Amount	\$55k	\$100k
Min. Property Value	\$150k** **As-Completed Value	\$100k	\$50k Per Unit
Max Loan Amount	\$2M	\$2M	\$2M
LTV	Purchase: Up to 80% of Initial Advance; Up to 90% Total Loan-to-Cost	Purchase: The Lesser of up to 80% of the As-Is Value or up to 80% Loan-to-Cost	Purchase: The Lesser of up to 70% of the As-Is Value or up to 70% Loan-to-Cost
	Refinance: Up to 75% of Initial Advance; up to 90% Total Loan-to-Cost	Refinance: Up to 80% of the As-Is Value	Refinance: Up to 70% of the As-Is Value
		Cash-Out: Up to 75% of the As-Is Value	Cash-Out: Up to 65% of the As-Is Value
Minimum FICO	650	660	680
Property Types	Non-Owner Occupied Single-Family Properties; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes;	Non-Owner Occupied Multi-Family Real Estate; 5+ Unit Apartments
Pre-Payment Penalty	N/A	0 to 5 Year Prepayment Options Available	0 to 5 Year Prepayment Options Available

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