

LOAN CRITERIA

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

Rates: Starting at 7.49%*

*Interest Only Charged On Outstanding Balance

Term: 12 Months

**Longer Term Options Available

Loan Amount: \$50k*** - \$7.5M

***Minimum As-Is Value Requirement of \$50k; Minimum ARV Requirement of \$75k. Subject to Increase Based on Location.

Credit Score: 620 Minimum

LEVERAGE BASED ON EXPERIENCE

	NEW INVESTOR	INTERMEDIATE INVESTOR	EXPERIENCED INVESTOR
	Completed Up to 2 Flips or Owned Up to 2 Rentals in the Last 3 Years	Completed Between 3 & 10 Flips or Owned Between 3 & 10 Rentals in the Last 3 Years	Owned 10 or More Investment Properties (Flips and/or Rentals) in the Last 3 Years
LTV	Up to 80% of Purchase Price + Up to 100% of the Renovation Costs; Not to Exceed 70% of the After-Repair Value	Up to 90% of Purchase Price + Up to 100% of the Renovation Costs; Not to Exceed 75% of the After-Repair Value	Up to 90% of Purchase Price + Up to 100% of the Renovation Costs; Not to Exceed 75% of the After-Repair Value
Rates	Starting at 10.49%	Starting at 8.35%	Starting at 7.49%

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LOAN CRITERIA

Collateral: Multi-Family Apartment Buildings (5+ Units)
Mixed-Use Buildings (Residential Space is Greater Than 50% of Square Footage)

Rates: Starting at 7.49%

Term: 18 Months

Loan Amount: \$250k* - \$10M

*Minimum Value Requirement of \$35k Per Door.
Subject to Increase Based on Location.

Credit Score: 620 Minimum

LEVERAGE BASED ON EXPERIENCE

*Rehab Budget is greater than or equal to 100% of "As Is" Value (for purchase & refinance) or purchase price (of a purchase), involves more than a 20% expansion of the property of at least 750 sq ft, or involves a change of use.

			MAXIMUM LOAN-TO-VALUE	MAXIMUM AFTER-REPAIR VALUE
Experienced Customer (Completed 3+ Flips or Owned 3+ Rentals in the Last 3 Years)	LIGHT REHAB	Purchase	Up to 85% of Purchase Price + 100% of Renovation Costs	Up to 75% of the ARV
		Refinance	Up to 75% of As-Is Value + 100% of Renovation Costs	Up to 65% of the ARV
		Cash-Out	Up to 65% of As-Is Value + 100% of Renovation Costs	Up to 60% of the ARV
	HEAVY REHAB⁺	Purchase	Up to 75% of Purchase Price + 100% of Renovation Costs	Up to 65% of the ARV
		Refinance	Up to 65% of As-Is Value + 100% of Renovation Costs	Up to 60% of the ARV
		Cash-Out	Not Permitted	Not Permitted
New Customer (Completed < 3 Flips or Owned < 3 Rentals in the Last 3 Years)	LIGHT REHAB	Purchase	Up to 70% of Purchase Price + 100% of Renovation Costs	Up to 65% of the ARV

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