



STABILIZED BRIDGE

FIX AND FLIP

	SINGLE-FAMILY	MULTI-FAMILY	SINGLE-FAMILY	MULTI-FAMILY
LENDING CRITERIA				
Loan Term	12 Months (Extended Terms Available)	18 Months (Extended Terms Available)	12 Months (Extended Terms Available)	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 80% of the As-Is Value or up to 80% Loan-to-Cost	Purchase: Up to 80% of the As-Is Value	Purchase: Up to 90% of the Purchase Price + 100% of Renovation Costs	Purchase: Up to 85% of the Purchase Price + 100% of Renovation Costs
	Refinance: Up to 75% of the As-Is Value	Refinance: Up to 75% of the As-Is Value	Refinance: Up to 75% of the As-Is Value + 100% of Renovation Costs	Refinance: Up to 75% of the As-Is Value + 100% of Renovation Costs
	Cash-Out: Up to 70% of the As-Is Value	Cash-Out: Up to 65% of the As-Is Value	Cash-Out: Up to 65% 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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BUY-TO-RENT

LONG TERM RENTAL

	SINGLE-FAMILY	SINGLE-FAMILY	MULTI-FAMILY
	LENDING CRITERIA		
Loan Term	24 Months (12 Month Extension Available)	30 Years	30 Years
Min. Loan Amount	\$50k	\$50k	\$250k
Min. Property Value	\$75k	\$100k	N/A
Max Loan Amount	\$7.5M	\$2M	\$3M
LTV	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 80% of the As-Is Value or up to 80% Loan-to-Cost	Purchase: The Lesser of up to 75% of the As-Is Value or up to 75% Loan-to-Cost
	Refinance: Up to 75% of the As-Is Value	Refinance: Up to 80% of the As-Is Value	Refinance: Up to 75% of the As-Is Value
	Cash-Out: Up to 70% of the As-Is Value	Cash-Out: Up to 75% of the As-Is Value	Cash-Out: Up to 70% of the As-Is Value
Minimum FICO	620	620	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 Real Estate; 5+ Unit Apartments
Pre-Payment Penalty	5% Prior to Month 6	0 to 5 Year Prepayment Options Available	3 & 5 Year Prepayment Options Available

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