

LOAN CRITERIA

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

Term: 12 Months

Loan Amount: Starting at \$75k

Minimum Property Value: \$100k

Credit Score: 650 Minimum

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 85% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 1-4 Flips	Up to 90% of Purchase + 100% of Renovation Costs	Up to 75% of the ARV
	Completed 5+ Flips	Up to 95% of Purchase + 100% of Renovation Costs	Up to 75% of the ARV
MODERATE REHAB	Completed 0 Flips	Up to 85% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 1-4 Flips	Up to 90% of Purchase + 100% of Renovation Costs	Up to 72.5% of the ARV
	Completed 5+ Flips	Up to 92.5% of Purchase + 100% of Renovation Costs	Up to 75% of the ARV
HEAVY REHAB	Completed 0 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 60% of the ARV
	Completed 1-4 Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 5+ Flips	Up to 85% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV

*Within The Same State As The Subject Property

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.

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LOAN CRITERIA

Collateral: Multi-Family Apartment Buildings (5+ Units)

Term: 12 Months

Loan Amount: Starting at \$250k

Minimum Property Value: \$375k

Credit Score: 650 Minimum

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 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 1-4 Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 5+ Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
MODERATE REHAB	Completed 0 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 1-4 Flips	Up to 75% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 5+ Flips	Up to 75% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
HEAVY REHAB	Completed 0 Flips	Not Permitted	Not Permitted
	Completed 1-4 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 5+ Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV

*Within The Same State As The Subject Property

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

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