



# NEW CONSTRUCTION & LONG-TERM FINANCING LOAN PROGRAM MATRIX



## NEW CONSTRUCTION

## LONG TERM RENTAL

	SINGLE-FAMILY (1-4 Units)	SINGLE-FAMILY (1-4 Units)	MULTI-FAMILY (5+ Units)
	LENDING CRITERIA		
Loan Term	12-24 Months	30 Years	30 Years
Min. Loan Amount	\$100k* *Based on Max Loan Amount	\$75k	\$150k
Min. Property Value	\$175k** **(ARV)	\$115k	\$100k Per Unit
Max Loan Amount	\$2M	\$1.5M	\$1.5M
LTV	<b>Purchase:</b> Up to 80% of Initial Advance; Up to 90% Total Loan-to-Cost	<b>Purchase:</b> The Lesser of up to 80% of the As-Is Value or up to 80% Loan-to-Cost	<b>Purchase:</b> The Lesser of up to 70% of the As-Is Value or up to 70% Loan-to-Cost
		<b>Refinance:</b> Up to 80% of the As-Is Value	<b>Refinance:</b> Up to 70% of the As-Is Value
	<b>Refinance:</b> Up to 75% of Initial Advance; up to 90% Total Loan-to-Cost	<b>Cash-Out:</b> Up to 75% of the As-Is Value	<b>Cash-Out:</b> Up to 65% of the As-Is Value
Minimum FICO	650	680	700
Property Types	Non-Owner Occupied 1-4 Family Real Estate; 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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# STABILIZED BRIDGE AND RENOVATION FINANCING LOAN PROGRAM MATRIX



## STABILIZED BRIDGE

## FIX AND FLIP

	SINGLE-FAMILY (1-4 Units)	MULTI-FAMILY (5+ Units)	SINGLE-FAMILY	MULTI-FAMILY
	LENDING CRITERIA			
Loan Term	12 Months (Extended Terms Available)	12 Months (Extended Terms Available)	12 Months (Extended Terms Available)	12 Months (Extended Terms Available)
Min. Loan Amount	\$75k	\$250k	\$75k	\$250k
Min. Property Value	\$100k (Minimum As-Is Value)	\$375k (Minimum As-Is Value)	\$100k (Minimum ARV)	\$375k (Minimum ARV)
LTV	<b>Purchase:</b> The Lesser of Up to 80% of the As-Is Value or up to 80% Loan-to-Cost	<b>Purchase:</b> Up to 75% of the As-Is Value	<b>Purchase:</b> Up to 95% of the Purchase Price + 100% of Renovation Costs	<b>Purchase:</b> Up to 80% of the Purchase Price + 100% of Renovation Costs
	<b>Refinance:</b> Up to 70% of the As-Is Value	<b>Refinance:</b> Up to 70% of the As-Is Value	<b>Refinance:</b> Up to 75% of the As-Is Value + 100% of Renovation Costs	<b>Refinance:</b> Up to 70% of the As-Is Value + 100% of Renovation Costs
	<b>Cash-Out:</b> Up to 60% of the As-Is Value	<b>Cash-Out:</b> Up to 65% of the As-Is Value	<b>Cash-Out:</b> Up to 60% of the As-Is Value + 100% of Renovation Costs	<b>Cash-Out:</b> Up to 65% of the As-Is Value + 100% of Renovation Costs
Minimum FICO	650	650	650	650
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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