



STABILIZED BRIDGE PROGRAM

SINGLE-FAMILY & MULTI-FAMILY

LOAN CRITERIA 2023

Collateral: Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes and Multi-Family (5-10 units)

Rates: Starting at 9.90% and LTV up to 80%

Term: 12, 18 & 24 Months - No Pre-Pay Penalty

Loan Amount: \$50k** - \$5MM

****Minimum Value Requirement of \$75k.**

Credit Score: 500+ Minimum

Exterior Valuations: case by case basis - depends on location & purchase price)

Fast Closing: 20 Days or Less

LEVERAGE BASED ON EXPERIENCE

| | MAXIMUM LOAN-TO-VALUE (LTV) | MAXIMUM LOAN-TO-COST (LTC) |
|-----------|------------------------------|------------------------------|
| Purchase | Up to 80% of the As-Is Value | Up to 80% of the As-Is Value |
| Refinance | Up to 80% of the As-Is Value | N/A |
| Cash-Out | Up to 75% of the As-Is Value | N/A |