

2023 LOAN CRITERIA

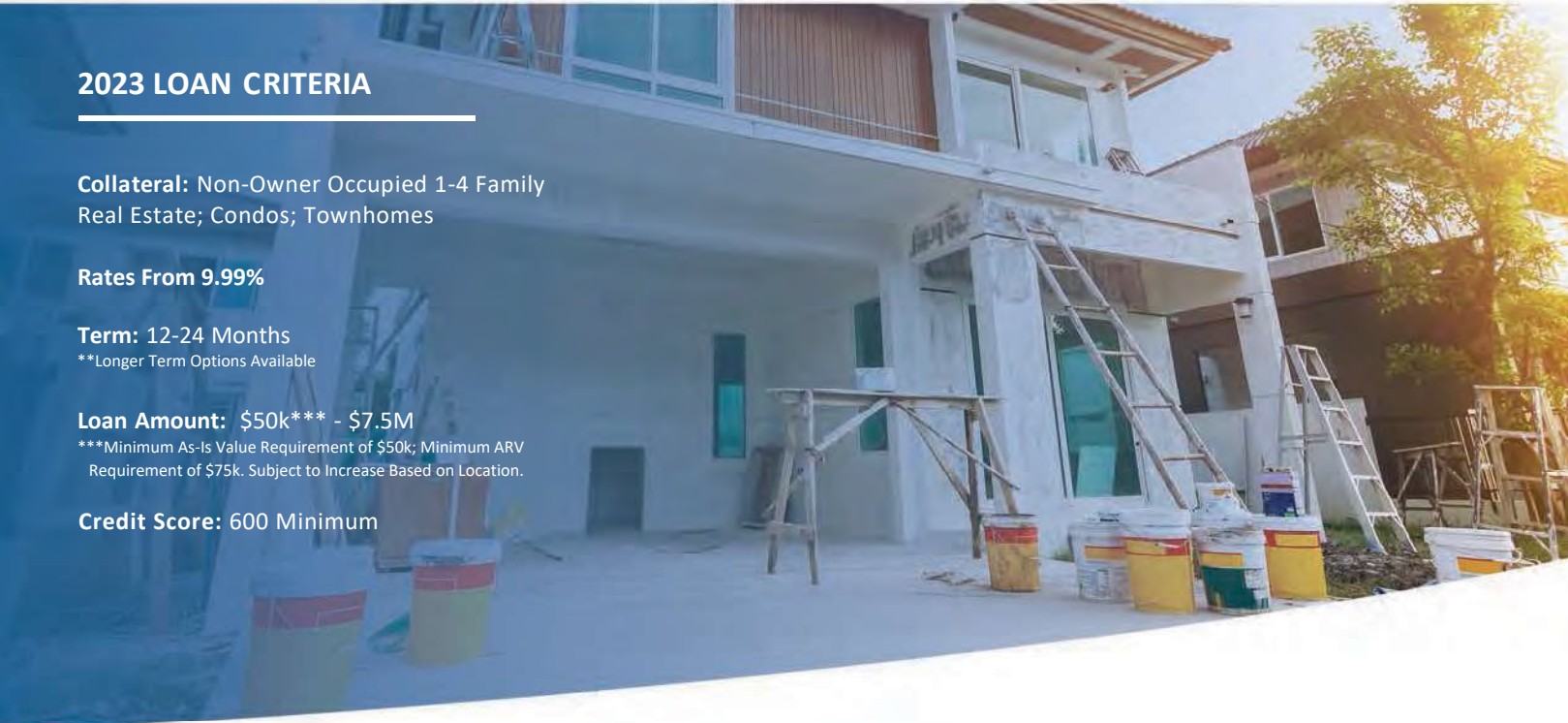
Collateral: Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes

Rates From 9.99%

Term: 12-24 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: 600 Minimum



LEVERAGE BASED ON EXPERIENCE

NEW INVESTOR

Completed Up to 2 Flips or Owned Up to 2 Rentals in the Last 3 Years

INTERMEDIATE INVESTOR

Completed 3+ Flips or Owned Between 2-5 Rentals in the Last 3 Years

EXPERIENCED INVESTOR

Owned 5 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 85% of Purchase Price + Up to 100% of the Renovation Costs; Not to Exceed 72.5% 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

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

Rates From 9.99%

Term: 12-24 Months

*Minimum Value Requirement of \$30k Per Door.
Subject to Increase Based on Location.

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

Credit Score: 600 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 90% of Purchase Price + 100% of Renovation Costs	Up to 75% of the ARV
		Refinance	Up to 80% of As-Is Value + 100% of Renovation Costs	Up to 70% of the ARV
		Cash-Out	Up to 75% of As-Is Value + 100% of Renovation Costs	Up to 70% of the ARV
	HEAVY 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 70% of the ARV
		Cash-Out	Up to 70% of As-Is Value + 100% of Renovation Costs	Up to 70% of the ARV
New Customer (Completed < 2 Flips or Owned < 2 Rentals in the Last 3 Years) Case By Case Review	LIGHT REHAB	Purchase	Up to 80% of Purchase Price + 100% of Renovation Costs	Up to 70% of the ARV