



Short-Term Multi-Family Financing

Obtain short-term financing for 5+ unit apartments & mixed-use properties with rates starting as low as 7.49%

LOAN CRITERIA

Collateral:

Multi-Family Apartment Buildings (5+ Units); Mixed-Use Buildings (Residential space is greater than 50% of square footage)

Rates:

Starting at 7.49%

Interest Only Charged on Outstanding Balance

Term:

18 Months

Loan Amount:

\$250K** - \$10M (\$1M Max Per Unit)

***Minimum value requirement of \$35k per door. Subject to increase based on location.*

LTV:

Stabilized Bridge

Purchase: Up to 80% of the As-Is Value

Refinance: Up to 75% of the As-Is Value

Cash-Out: Up to 65% of the As-Is Value

Fix & Flip

Purchase: Up to 85% of the Purchase Price + 100% of the Rehab Costs

Refinance: Up to 75% of the As-Is Value + 100% of the Rehab Costs

Cash-Out: Up to 65% of the As-Is Value + 100% of the Rehab Costs

Credit Score:

620 Minimum



APPLY TODAY!



Short-Term Multi-Family Financing

Fast Financing that Fits Your Real Estate Investments

Fix & Flip

			MAXIMUM AFTER-REPAIR VALUE	MAXIMUM LOAN-TO-VALUE
Experienced Customer (Completed 3 + Flips or Owned 3+ Rentals in the Last 3 Years)	Light Rehab	Purchase	Up to 75% of the ARV	Up to 85% of Purchase Price + 100% of Renovation Costs
		Refinance	Up to 65% of the ARV	Up to 75% of As-Is Value + 100% of Renovation Costs
		Cash-Out	Up to 60% of the ARV	Up to 65% of As-Is Value + 100% of Renovation Costs
	Heavy Rehab*	Purchase	Up to 65% of the ARV	Up to 75% of As-Is Value + 100% of Renovation Costs
		Refinance	Up to 60% of the ARV	Up to 65% of As-Is Value + 100% of Renovation Costs
		Cash-Out	Not Permitted	Not Permitted
New Customer (Completed < 3 Flips or Owned < 3 Rentals in the Last 3 Years)	Light Rehab	Purchase	Up to 65% of the ARV	Up to 70% of Purchase Price + 100% of Renovation Costs

*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.

Stabilized Bridge



	MAXIMUM LOAN-TO-VALUE
Purchase	Up to 80% of the As-Is Value
Refinance	Up to 75% of the As-Is Value
Cash-Out	Up to 65% of the As-Is Value