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FlexPerm Loan

Lock in historically low interest rates and avoid the balloon payment associated with most private money loans.

Designed for investors seeking a simple financing solution for purchase or refinance, with the flexibility to remain in the loan for up to 30 years.

Property Types, Terms, and Rates							
Tier		Investor 1-4 SFR, Condo, and 2-4 Units		Multi-Family and Mixed-Use 5+ Unit Multi-Family and Mixed-Use		Commercial Office, Retail, Warehouse, Self-Storage, and Automotive	
	Fixed Term	30-Year	3-Year	30-Year	3-Year	30-Year	3-Year
	Loan-To-Value	Max 75%*	Max 75%*	Max 75%	Max 75%	Max 70%	Max 70%
1	FICO ≥ 750	6.99%	7.49%	7.49%	7.99%	7.99%	8.49%
2	FICO 700-749	7.49%	7.99%	7.99%	8.49%	8.49%	8.99%
3	FICO < 700	7.99%	8.49%	8.49%	8.99%	8.99%	9.49%

General Guidelines		Add 50 bps to the rates shown above for all refinance transactions.
Purpose	Purchase, Rate-Term Refinance, Cash-Out Refinance.	
Loan Amounts	\$75K - \$5MM 1-unit max loan amount = \$1.5MM 2-4 unit max = \$2MM. Minimum loan amount for Multi-Family, Mixed-Use and Commercial is \$100K.	
Term / Amortization	30-year term / 30-year fully amortized loan.	
Credit Score	650 minimum (mid FICO).	
Rebates	1-point rebate = .50% add-on to rate. Max rebate 2%.	
Broker Compensation	Maximum is 5% of the loan amount, including broker fees.	
Loans < \$250K	Add 50 bps to the matrix rate for Multi-Family, Mixed-Use and Commercial properties.	

Loan Programs	
30-Year Fixed	Fixed for 30 years.
Prepayment Penalty	5-year declining prepay: 5%, 4%, 3%, 2%, 1%. Max 7-year penalty; reduce rate by .25% for each additional year.
Prepay Buydown	Reduce 1 year by adding .25% to rate or 1% fee. Min 1-year penalty.
No Prepay States	1-6 units in NJ (title held as an individual) and 1-4 units in NM = no prepay, add 1% to rate and 1% in fee.
Rate Buydown	1-point fee = .25% rate reduction. (Maximum rate reduction is .50%) Minimum Rate 5.24%.
3-Year Fixed	(Hybrid ARM) fixed for the first 3 years, then converts to 6-month ARM.
Prepayment Penalty	Investor 1-4: 3%, 3%, 3% (YSP > 1 = 5%, 5%, 5%). Multi-Family, Mixed-Use and Commercial: 5%, 5%, 5%.
Prepay Buydown	Reduce each year by adding 1% to rate or 1% to fee. Minimum prepay = 1 year.
Prepay Buyup	Reduce rate by .25% for each year added. 5 years max; penalty increases to 5% for each year of prepayment.
No Prepay States	1-6 units in NJ (title held as an individual) and 1-4 units in NM = no prepay, add 1% to rate.
Rate Buydown	1-point fee = .50% rate reduction. (Maximum rate reduction is 1%) Minimum Rate 5.24%.
Index / Margin / Caps	WSJ Prime + 5% Reduce to WSJ Prime + 4% when FICO ≥ 700 and property type = Investor 1-4, Multi-Family and Mixed Use. Rate Caps = 2% / 1% / 6%.

Underwriting Guidelines	
Lending	Locations nationwide. (For ineligible locations, contact your Account Executive for details.)
Experience	First time investor = 5% LTV reduction for all property types. First time buyers are ineligible for investment 1-unit properties.
Income Verification	Simple documentation.
Asset Verification	Source of funds required for all money brought into any transaction.
Appraisal Process and Fee	Contact your account executive to learn about our streamlined process and cost.
Impounds	Required for property taxes and insurance.
Foreign Investors	65% maximum LTV.
Investor 1-4	70% LTV max FICO < 650. *70% LTV on loans ≥ \$1MM.
CLTV	80% maximum CLTV.



*See licensing matrix for broker requirements. This marketing is not intended for consumer use.

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ARV Pro Loan

The best short-term solution for acquiring and improving property value. Designed for "fix-and-flip" investors who are seeking a short-term, interest-only loan to acquire and improve a property based on its "as repaired value" (ARV).

Property Types, Terms, and Rates

Investor 1-4 (SFR, Condo, and 2-4 Units)

Tier	Credit Score	Rates – Interest Only	LTARV
1	FICO ≥ 700	8.75%	75%
2	FICO 650-699	9.00%	75%

General Guidelines

Purpose	Provide funds to improve or rehab properties. (Purchase and refinance OK.)
Loan Amounts	\$75K – \$1MM up to 75% of the ARV.
Initial Draw	75% (Lower of purchase price or current value.)
Improvements	Schedule of improvements required. (Inspection fees per draw apply.)
Term	1-year, interest only.
Credit Score	650 minimum (mid FICO).
Prepayment Premium	None.
Rate Buydown	1-point fee = .50% rate reduction. (Maximum 1% rate reduction.)
Broker Fees	Maximum is 5% of the loan amount, including broker fees.
Lender Fees	2% + underwriting fee of \$999.
Location Add-On	Add 1.50% to the start rate for properties located in: CT, DE, FL, HI, IA, ID, IL, IN, LA, ME, NJ, NM, NY, OH, OK, PA, SC, or WI.

Underwriting Guidelines

Lending	Nationwide, except for rural properties. Contact your loan officer for details.
Experience	Proof of prior real estate investment or ownership. 70% maximum LTV for first-time investors.
Income Verification	Simple documentation.
Down Payment	Must be sourced.
Improvement Funds	Limited to 40% of the loan amount. Schedule of improvements is required.
Appraisal Process	Contact your account executive to learn about our streamlined process and cost.
Impounds	None.
Foreign Investors	65% maximum LTV.



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Credit QuickFix Loan

A higher LTV alternative to hard money.

Designed for investors with credit issues seeking an interest-only, short-term loan as an alternative to hard money financing.

Property Types, Terms, and Rates

Investor 1-4 (SFR, Condo, and 2-4 Units)

Tier	Credit Score	Rates – Interest Only	LTV
1	FICO ≥ 700	8.75%	75%
2	FICO 650-699	9.00%	75%
3	FICO < 650	10.00%	75%*

General Guidelines

Purpose	Purchase and refinance transactions. *Tier 3 Refi is 70% maximum.
Loan Amounts	\$75K– \$2MM.
Term	24 months, interest only.
Credit Score	No minimum.
Prepayment Premium	None.
Rate Buydown	1-point fee = .50% rate reduction. (Maximum 1% rate reduction.)
Broker Fees	Maximum is 5% of the loan amount, including all broker fees.
Lender Fees	2% + underwriting fee of \$999.
Lender Fee Options	Contact your Account Executive for fee options.
Location Add-On	Add 1.50% to the start rate for properties located in: CT, DE, FL, HI, IA, ID, IL, IN, LA, ME, NJ, NM, NY, OH, OK, PA, SC, or WI.

Underwriting Guidelines

Lending	Locations nationwide. (For ineligible locations, contact your Account Executive for details.)
Experience	*First Time Investor = Tier 3. MAX 70% LTV.
Income Verification	Simple documentation.
Down Payment	Must be sourced.
Appraisal Process	Contact your Account Executive to learn about our streamlined process and cost.
Impounds	None.
Foreign Investors	65% maximum LTV.



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Fast50 Loan

A low LTV loan with easy credit requirements.

Designed for investors with derogatory credit issues and high equity seeking quick and easy credit qualification.

Property Types, Terms, and Rates							
Tier		Investor 1-4 SFR, Condo, and 2-4 Units		Multi-Family and Mixed-Use 5+ Unit Multi-Family and Mixed-Use		Commercial Office, Retail, Warehouse, Self-Storage, and Automotive	
	Fixed Term	30-Year	3-Year	30-Year	3-Year	30-Year	3-Year
	Loan-To-Value	Max 50%	Max 50%	Max 50%	Max 50%	Max 50%	Max 50%
1	FICO ≥ 750	6.49%	6.99%	6.74%	7.24%	7.24%	7.74%
2	FICO 700-749	6.99%	7.49%	7.24%	7.74%	7.74%	8.24%
3	FICO 650-699	7.49%	7.99%	7.74%	8.24%	8.24%	8.74%
4	FICO 620-649	7.99%	8.49%	8.24%	8.74%	8.74%	9.24%

General Guidelines Add 50 bps to the rates shown above for all refinance transactions.

Purpose	Purchase, Rate-Term Refinance, Cash-Out Refinance.
Loan Amounts	\$75K - \$5MM 1-unit max loan amount = \$1.5MM 2-4 unit max = \$2MM. Minimum loan amount for Multi-Family, Mixed-Use and Commercial is \$100K.
Term / Amortization	30-year term / 30-year fully amortized loan.
Credit Score	620 minimum (mid FICO).
Rebates	1-point rebate = .50% add-on to rate. Maximum rebate 2%.
Broker Compensation	Maximum is 5% of the loan amount, including broker fees.

Loan Programs

30-Year Fixed	Fixed for 30 years.
Prepayment Penalty	5-year declining prepay: 5%, 4%, 3%, 2%, 1%. Max 7-year penalty; reduce rate by .25% for each additional year.
Prepay Buydown	Reduce 1 year by adding .25% to rate or 1% fee. Min 1-year penalty.
No Prepay States	1-6 units in NJ (title held as an individual) and 1-4 units in NM = no prepay, add 1% to rate and 1% in fee.
Rate Buydown	1-point fee = .25% rate reduction. (Maximum rate reduction is .50%) Minimum Rate 5.24%.
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Prepayment Penalty	Investor 1-4: 3%, 3%, 3% (YSP > 1 = 5%, 5%, 5%). Multi-Family, Mixed-Use and Commercial: 5%, 5%, 5%.
Prepay Buydown	Reduce each year by adding 1% to rate or 1% to fee. Minimum prepay = 1 year.
Prepay Buyup	Reduce rate by .25% for each year added. 5 years max; penalty increases to 5% for each year of prepayment.
No Prepay States	1-6 units in NJ (title held as an individual) and 1-4 units in NM = no prepay, add 1% to rate.
Rate Buydown	1-point fee = .50% rate reduction. (Maximum rate reduction is 1%) Minimum Rate 5.24%.
Index / Margin / Caps	WSJ Prime + 5% Reduce to WSJ Prime + 4% when FICO ≥ 700 and property type = Investor 1-4, Multi-Family and Mixed Use. Rate Caps = 2% / 1% / 6%.

Underwriting Guidelines

Lending	Locations nationwide. (For ineligible locations, contact your Account Executive for details.)
Experience	First time buyers are ineligible for investment 1-unit properties.
Bankruptcy/NOD	Discharge 1 day.
Mortgage Lates	OK.
Title Seasoning	1 day.
Income Verification	Simple documentation.
Appraisal Process and Fee	Contact your account executive to learn about our streamlined process and cost.
Impounds	Required for property taxes and insurance.
Foreign Investors	OK.



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