

FlexTerm Loan

Customized loans to meet the individual needs of each investor.

Designed for real estate investors seeking lower payments on a long-term, fixed-rate loan with no balloon payment.



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Apply Now

Property Types, Terms, and Rates (Rate Not Locked & Subject to Change)				Loan Amounts up to \$5,000,000.
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	30-Year	30-Year
	LTV Max	75%	75%	70%
1	FICO ≥ 750	9.115%	10.49%	10.99%
2	FICO 700-749	9.615%	10.99%	11.49%
3	FICO ≥ 650	10.365%	11.74%	12.24%

Loan Programs			
Options	Long-Term Fixed	Interest Only Fixed	Add .25 to above rates.
Term	30 years Shorter terms available.	5 years I/O.	
Amortization	Fully amortized loan.	25 years following initial I/O period.	
Prepayment Penalty	5-year declining prepay: 5%, 4%, 3%, 2%, 1%.		
Prepay Buydown	Reduce 1 year by adding .375% 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 or 1% in fee.		
Rate Buydown	1-point fee = .375% rate reduction. Minimum Rate 8.24%.		
Refinance Transactions	Add .50% to the rates shown above for all refinance transactions.		

Investor 1-4 Guidelines	
Loan Amounts	\$2MM max.
LTV Rate Adjuster (Investor 1-4 only.)	Reduce interest rate by -.125 for every 5% below LTV max (floored at 50%).
Experience	First time buyers are ineligible for investment 1-unit properties.

General Guidelines	
Purpose	Purchase, Rate-Term Refinance, Cash-Out Refinance.
Loan Amounts	\$75K - \$5MM. Minimum loan amount for Multi-Family, Mixed-Use and Commercial is \$100K. Loans > \$1MM = Max 70% LTV.
Credit Score	650 minimum (mid FICO).
Rebates	1-point rebate = .50% add-on to rate. Max rebate 1%.
Broker Compensation	1% to 5%, Maximum is 5% of the loan amount, and is based on loan amount.
Loans < \$250K	Add 50 bps to the matrix rate for Multi-Family, Mixed-Use and Commercial properties.
Lending	Locations nationwide. (For ineligible locations, contact your Account Executive for details.)
Experience	First time investor = 5% LTV reduction for all property types.
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	65% maximum LTV.
CLTV	90% maximum CLTV.
Lender fees	2% + underwriting fee of \$999.00.
Broker Application Fee	\$1,000.00 Non-refundable, applicable to closing

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