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SFR, Condo, and 2-4 Units 5+ Unit. Multi-Family and Mixed Use Office, Retail, Warehouse, Self-Storage, and Automotive Fixed Term 30-Year 30-Year 30-Year 30-Year 30-Year 1 FICO 2750 9.115% 10.49% 10.99% 10.99% 2 FICO 706-749 9.615% 10.399% 11.49% 30-Year 3 FICO 2 650 10.365% 11.74% 12.24% 12.24% Long-Term Fixed Interest Only Fixed Add .25 to above rates Add 20 years Shorter terms available. 5 years following initial /O period. Prepayment Penalty Syear 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 NU = no prepay, add 1% to rate or 1% in fee. Reducing interest rate by -125 for every 5% below LTV max (floored at 50%). Experience First time buyers are ineligible for investment 1-unit properties. Concal duidelines Long-Term Fixed S2MM max. Litte Y add duits for the con 1% in fee. Cont	Prope	rty Types, Terms, and	d Rates (Rate Not Locked & Si	ubject to Change)	Lo	an Amounts up to \$5,000,000.	
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Lender fees 2% + underwriting fee of \$999.00.	Foreign Investors		65% maximum LTV.				
	-		90% maximum CLTV.				
3roker Application Fee \$1,000.00 Non-refundable, applicable to closing	Lender fees		2% + underwriting fee of \$999.00.				
	Broker	Application Fee	\$1,000.00 Non-refundable, applicable to closing				





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ARV Pro Loan

A short-term solution for improving property value and maximizing rental appeal.

Designed for real estate investors seeking a short-term, interest-only loan to maximize appreciation, stabilize cash flow, and minimize vacancies.



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Apply Now

Property Types, Terms, and Rates (Rate Not Locked & Subject to Change) Investor 1-4 ARV					
	Purchase			Refinance	
Details	Level 1	Level 2	Level 3	All Levels	
FICO 700+	10.49%	10.74%	10.99%	10.99%	
FICO 650-699	10.99%	11.24%	11.49%	11.49%	
Max LTARV	75%	75%	70%	70%	
Max LTC / Initial Disbursement	90% / 85%	85% / 80%	80% / 75%	70% / 50%	
Max Improvements (SOI)	\$500K	\$250K	100K	(see purchase level max)	

General Guidelines				
Purpose	Provide funds to improve or rehab properties. (Purchase and refinance OK.)			
Loan Amounts	\$75K - \$2MM up to 75% of the ARV and 80% of "as-is" value.			
Initial Loan Disburement	See matrix above.			
Improvements	Schedule of improvements required. (Inspection fees per draw apply.) If applicable, GC resume and license required.			
Additions	Max 500 SF added.			
Refinance	Mid-rehab refinance loan requests require current plans and permits.			
Term	1-year interest only. 6 month extension at 1% in fee.			
Credit Score	650 minimum (mid FICO).			
Prepayment Premium	None.			
Rate Buydown	1-point fee375% rate reduction (Maxuimum .75% rate reduction). Minimum Rate 8.49%.			
Broker Fees	1% to 5%, Maximum is 5% of the loan amount, and $\%$ is based on loan amount.			
Lender Fee	2% + underwriting fee of \$999.00.			
Broker Application Fee	\$1,000.00 Non-refundable, applicable to closing			
Underwriting Guidelines				
Lending	Nationwide, except for rural properties. Contact your Account Executive for details.			
Down Payment	Must be sourced. Asset verification for down payment and 25% of SOI.			
Heavy Rebuild / Add-Ons	Rehab proceeds >50% of loan amount case-by-case basis. No ground up construction			
Appraisal Process	Contact your Account Executive to learn about our streamlined process and cost.			
Impounds	None.			
Foreign Investors	Eligible with proof of US Bank Account.			
First time Investor and/or Buyer	Ineligible			

Investor Experience Level			
Level	Definiton		
1	5 rehabs in the last 2 years with exits.		
2	2 rehabs in the last 2 years with exits.		
3	1 rehab in the last 2 years with exit or 1 rental property owned.		

*Experience to be presented in a schedule of completed projects including: Purchase Price, Cost of Improvements, Sale Price, Date Acquired, Date Sold.



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Flex I/O Loan

A short-term, interest-only loan.

Designed for investors seeking short-term financing with no prepayment penalties.



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Property Types, Terms, and Rates (Rate Not Locked & Subject to Change) Investor 1-4 (SFR, Condo, and 2-4 Units) Tier Credit Score Purchase Refinance 1 $FICO \ge 725$ 10.99% 75% 11.75% 75% 2 FICO 700-724 11.25% 75% 11.99% 75% 3 12.25% 75% 12.99% 75% FICO 675-699

General Guidelines				
Purpose	Purchase and refinance transactions.*			
Loan Amounts	\$75K - \$2MM.			
Term	24 months, interest only.			
Credit Score	675 minimum.			
Prepayment Premium	None.			
Rate Buydown	1-point fee = .375% rate reduction. (Maximum .75% rate reduction.) Minimum Rate 8.49%.			
Broker Fees	1% - 5%, Maximum is 5% of the loan amount, including all broker fees, percentage is based on the loan amount			
Lender Fees	2% + underwriting fee of \$999.			
Underwriting Guidelines				
Lending	Locations nationwide. (For ineligible locations, contact your Account Executive for details.)			
Experience	First Time Investor MAX 65% 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.



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Apply Now

Proper	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 – Purchase	Max 50%	Max 50%		Max 50%		
1	FIC0 ≥ 750	8.365%	9.74%		10.24%		
2	FICO 700-749	8.865%	10.24%		10.74%		
3	FICO 699 and below	9.615%	10.99%		11.49%		
Loan P	rograms						
Options	;	Fixed Full Amortization		Fixed Interes	t Only Add .25 to above rates.		
Term		30 years Shorter terms avail	able.	5 years I/O			
Amortiza	tion	30 years.		25 years followi	ng initial I/O period.		
Loan Am	ounts	\$75K - \$5MM.	·				
Prepaym	ent Penalty	5-year declining prepay: 5%, 4%, 3%, 2%, 1%.					
Prepay B	uydown	Reduce 1 year by adding .375% fee. Min 1-year penalty.					
No Prepa	ay 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 Buy	/down	1-point fee = .375% rate reduction. Minimum Rate 8.24%.					
Investo	or 1-4 Guidelines						
Loan Am	ounts	\$2MM max.					
Experien	се	First time buyers are ineligible for investment 1-unit properties.					
Genera	al Guidelines						
Lending		Locations nationwide. (For ineligible locations, contact your Account Executive for details.)					
Refinanc	e Transactions	Add .50% to the rates shown above for all refinance transactions.					
Rebates		1-point rebate = .50% add-on to rate. Max rebate 1%.					
Broker Co	ompensation	Maximum is 5% of the loan amount, including broker fees.					
Bankrupt	tcy/NOD	Discharge 1 day.					
Mortgage	e Lates	OK.					
Title Seasoning		1 day.					
Income Verification		Simple documentation.					
Appraisa	I Process and Fee	Contact your Account Executive to learn about our streamlined process and cost.					
Impounds		Required for property taxes and insurance.					
Foreign I	nvestors	ОК.					
Credit Sc	core	No Minimum Required					
Broker Application Fee		\$1,000.00 Non-refundable, applicable to closing					
Lender	Fees	2% + Underwriting fee of \$999					

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All rates, programs, and pricing subject to change at any time. This rate sheet is intended for use by mortgage professionals only and is not an advertisement under section 226.24 of Regulation Z. It is not intended for use by the general public. Loans (in CA) will be made pursuant to California Finance Lenders License #603A366. Equal Housing Lender.

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