

# FlexTerm Loan

Customize 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.



Property Types, Terms, and Rates		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	8.865%	10.24%	10.74%
2	FICO 700-749	9.365%	10.74%	11.24%
3	FICO ≥ 650	10.115%	11.49%	11.99%

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 7.615%.		
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	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.
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.



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

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Effective 12/13/24 rev 1

## 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.



Property Types, Terms, and Rates				
Investor 1-4 ARV	Purchase			Refinance
Details	Level 1	Level 2	Level 3	All Levels
FICO 700+	10.24%	10.49%	10.74%	10.74%
FICO 650-699	10.74%	10.99%	11.24%	11.24%
Max LTARV	75%	75%	70%	70%
Max LTC / Initial Disbursement	90% / 85%	85% / 80%	80% / 75%	70% / 50%
Max 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 Disbursement	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 fee - .375% rate reduction (Maximum .75% rate reduction). Minimum Rate 8.24%.
Broker Fees	Maximum is 5% of the loan amount.
Lender Fee	2% + underwriting fee of \$999.00.

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	Definition
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.



### Property Types, Terms, and Rates Investor 1-4 (SFR, Condo, and 2-4 Units)

Tier	Credit Score	Purchase		Refinance	
		Rate	LTV	Rate	LTV
1	FICO ≥ 725	10.74%	75%	11.50%	75%
2	FICO 700-724	11.00%	75%	11.74%	75%
3	FICO 675-699	12.00%	75%	12.74%	75%

### 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 8.24%.
Broker Fees	Maximum is 5% of the loan amount, including all broker fees.
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.



Property Types, Terms, and Rates		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	FICO ≥ 750	8.115%	9.49%	9.99%
2	FICO 700-749	8.615%	9.99%	10.49%
3	FICO 699 and below	9.365%	10.74%	11.24%

Loan Programs			
Options	Fixed Full Amortization	Fixed Interest Only	Add .25 to above rates.
Term	30 years   Shorter terms available.	5 years I/O	
Amortization	30 years.	25 years following initial I/O period.	
Loan Amounts	\$75K - \$5MM.		
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 7.615%.		

Investor 1-4 Guidelines	
Loan Amounts	\$2MM max.
Experience	First time buyers are ineligible for investment 1-unit properties.

General Guidelines	
Lending	Locations nationwide. (For ineligible locations, contact your Account Executive for details.)
Refinance 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 Compensation	Maximum is 5% of the loan amount, including broker fees.
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.
Credit Score	No Minimum Required



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