

# Real Estate Investor Loans

A Loan for Every Need

	12-Month I/O	10 Due-in-3	30 Due-in-3	No-Balloon 30
Loan Purpose	Flip Only	Flip or Rent	Rent Only	Rent Only
Term	12 months	36 months	36 months	360 months
Amortization	Interest-Only	10 yrs.	30 yrs.	30 yrs.
Starting Rate*	11.99%	12.99%	11.99%	6.9%
Starting Points*	4 pts.	5 pts.	5 pts.	4 pts.
Purchase LTV	Up to 75%			
Refi LTV†	Up to 70%			Up to 75%
Closing Fee	\$995			\$1,250
Docs Required	No Doc			Low Doc
Min. Property Value	Purchase - \$35.8K, Refi - \$45.5K		\$80K	\$60K
Property Condition	C1-C5	C1-C4		
Prepayment Penalty	No		Yes	

\*For all products except the No-Balloon 30, rates and pts. based on credit score. Rates and pts. on the No-Balloon 30 based on credit score, LTV and DSCR.  
 †LTV Increases: .5% added to rate at 55.1%, 60.1% and 65.01% LTV to Tier 3 max. Eligibility to increase refi LTVs from 55.1-70% determined by credit and appraisal condition rating.

- 630 Min. Credit Score
- Close in Weeks, not Months
- 75% LTV on Purchases
- 75% LTV on Refi Cash-Outs
- Buy and Hold Products
- Flip Products
- Min. Loan Amount: \$25K
- Max Loan Amount: \$1M
- No Doc & Low Doc
- Refi While the Home is Listed
- 30-Day Seasoning on Refis

## No Muss, No Fuss Loans

*Simply put, we thrive on real estate. We lend exclusively to real estate investors, and we're fully capitalized so we're always ready to lend. Because we focus primarily on the value of the asset, our process is quick, easy and remarkably free of hoop-jumping. We offer a variety of products to fit investor needs, whether you are flipping or building a rental portfolio. With interest rates as low as 6.9% and LTVs up to 75%, our no- and low-doc loan products give you options and flexibility as you plan your real estate investment strategy.*

- No income verification
- No debt-to-income calculations
- Close in weeks, not months

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