



FIVE PROGRAMS · ONE RELATIONSHIP

Five ways to fund your borrower.

Every program on one page, shown the way a broker reads a deal — leverage, structure, timeline, and exactly where to send the file. Match it, quote it, send a branded term sheet the same day.

THE MENU

01	DSCR — Long-Term Rental · qualify on rent, no tax returns	from ~6.50%
02	Fix & Flip / Rehab Bridge · 90% LTC, 100% of rehab	from ~9.00%
03	Ground-Up Construction · land + vertical, milestone draws	from ~9.50%
04	Bridge / Transitional · acquisition to stabilized exit	from ~8.00%
05	Commercial & Multifamily · 5+ units, bridge & agency perm	\$1M-\$25M+

60s TO FIRST QUOTE	14-21d TYPICAL CLOSE	48 STATES	43+ DEALS CLOSED
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01 · DSCR

DSCR — Long-Term Rental

RATE FROM
6.50%

Qualify on the property's cash flow — **no tax returns, no W-2s**. We underwrite the asset's income, so a strong rental qualifies without personal income docs — built for buy-and-hold investors holding rentals in an entity.

HOW THE LEVERAGE STACKS

Purchase (rate & term) **up to 80% LTV**

818 loan · up to 80% LTV

you 20%

Cash-out refinance **up to 75% LTV**

cash-out · up to 75% LTV

25% equity

Qualifying income **rent only**

the property's rent · no tax returns or W-2s

DSCR 1.00x standard. No-Ratio / sub-1.00 (to 0.75x) available at reduced leverage. 30-yr fixed, 40-yr, and interest-only; LLC vesting standard.



HOW A DEAL MOVES

1

Submit

Address, rent, value, and the exit — no income docs.

QUOTE IN 60 SEC



2

Appraise

Appraisal with a 1007 market-rent schedule.

ORDERED DAY 1



3

Underwrite

We size to the property's DSCR, not your tax return.

CLEAN DOC LIST



4

Close

Fund in the entity; rinse and repeat on the next.

CLOSE 21-30 DAYS

AT A GLANCE

MAX LTV 80% purchase	CASH-OUT 75%	MIN DSCR 1.00x · 0.75x No-Ratio
TERM 30-yr fixed / IO	MIN FICO 640	LOAN SIZE \$100K-\$3.5M+

SEND US THIS DEAL

- ✓ Stabilized SFR, 2-4 unit, condo, or small multifamily
- ✓ Cash-out to recycle equity into the next deal
- ✓ STR, portfolios, foreign-national / ITIN (case-by-case)

NOT THIS ONE

- ✗ Owner-occupied or any consumer-purpose loan
- ✗ Heavy rehab before it can rent (see Program 02)
- ✗ Raw land or anything without a rent basis



02 · FIX & FLIP

Fix & Flip / Rehab Bridge

RATE FROM

9.00%

Acquisition-plus-renovation capital for value-add residential. We fund up to **90% of total cost and 100% of the rehab budget**, hold the rehab in a lender-controlled account, and release it by draw against inspected work — **non-Dutch**, so interest accrues only on funds advanced.

HOW THE LEVERAGE STACKS

Total project cost (purchase + rehab) **up to 90% financed**

818 loan · up to 90% LTC

you 10%

Renovation budget **100% funded**

100% of rehab · held back, drawn on inspection

Loan vs. After-Repair Value **capped at 75% ARV**

loan ≤ 75% of ARV

25% cushion

Non-Dutch interest. Your borrower pays interest only on funds actually advanced — not the full facility.



Colleyville, TX

Full rebuild · 90% LTC / 100% rehab

\$1.38M

HOW A DEAL MOVES

1

Acquire

Close on the purchase with rehab held back.

CLOSE 10-21 DAYS



2

Renovate

Draws reimbursed against completed, inspected work.

DRAWS IN 48 HRS



3

Stabilize

Rehab complete; list for sale or season to refi.

12-24 MO TERM



4

Exit

Sell, or refinance into a DSCR rental loan.

NO PREPAY PENALTY

AT A GLANCE

MAX LEVERAGE

90% LTC

REHAB FUNDED

100%

MAX ARV

75%

TERM

12-24 mo IO

MIN FICO

~660

LOAN SIZE

\$75K-\$5M

SEND US THIS DEAL

- ✓ SFR & 2-4 unit value-add, light to heavy rehab
- ✓ Experienced flippers — and first-timers at adjusted leverage
- ✓ A clear exit: resale or refinance

NOT THIS ONE

- ✗ Owner-occupied or any consumer-purpose loan
- ✗ Ground-up construction (see Program 03)
- ✗ No viable, documented exit

IN THE DEALROOM · FLIP LAB

Your borrower sees profitability across ARV scenarios before they bid; you get an instant deal score and a term-sheet estimate in seconds.



03 · GROUND-UP

Ground-Up Construction

RATE FROM

9.50%

Vertical construction financing for ground-up builds, tear-down/rebuilds, and build-to-rent. Funds release on a **milestone draw schedule** with interest charged **only on the drawn balance** — a structure built by an operator who has run a build schedule.

HOW THE LEVERAGE STACKS

Total cost (land + vertical) **up to 85% LTC**

818 loan · up to 85% of cost

you 15%

Loan vs. completed value **capped at 75%**

loan ≤ 75% of completed / ARV

25% cushion

Interest charged on **drawn balance**

drawn to date

undrawn · no interest

Experience required. Prior ground-up, GC, or flip track record. Land must be zoned with utilities lateral-ready; documented liquidity to support the build.



HOW A DEAL MOVES

1**Close on land**

Fund land plus the first construction tranche.

CLOSE 21-30 DAYS

**2****Build**

Draws release at each inspected milestone.

DRAW SCHEDULE

**3****Certificate**

Vertical complete; certificate of occupancy issued.

12-24 MO TERM

**4****Exit**

Sell, or refinance into DSCR / permanent debt.

BRIDGE-TO-PERM

AT A GLANCE

MAX LEVERAGE 85% LTC	MAX COMPLETED 75%	INTEREST ON Drawn balance only
TERM 12-24 mo IO	EXPERIENCE Required	TERM SHEET 1-2 days

SEND US THIS DEAL

- ✓ Vertical SFR, small multifamily, or build-to-rent
- ✓ Experienced builders with a zoned, utility-ready lot
- ✓ Tear-down / rebuild with approved plans

NOT THIS ONE

- ✗ Raw or unentitled land with no construction plan
- ✗ Horizontal land development (vertical only)
- ✗ First-time builder with no GC on the team

IN THE DEALROOM · SCENARIO DESK

LTC and completed-value leverage scored against the budget — experience and liquidity surfaced as conditions on day 1, not day 28.



04 · BRIDGE

Bridge / Transitional

RATE FROM
8.00%

Short-term capital for when timing or condition rules out conventional debt — acquisition, value-add, lease-up, and bridge-to-permanent across residential and commercial. **Structured to reach a defined exit**, not to trap a borrower in expensive paper.

HOW THE LEVERAGE STACKS

Acquisition up to 80%

818 bridge · up to 80%

you 20%

Stabilized / cash-out deal-driven

lower on stabilized · profile-driven

equity

Priced on the exit not just entry

a documented exit qualifies for maximum leverage

Frequently open prepayment. 12–24 months plus extension options, interest-only. Residential and commercial, 1–4 unit through large multifamily and mixed-use.



HOW A DEAL MOVES

1

Acquire

Move fast on a deal conventional debt can't.

CLOSE 21–45 DAYS



2

Reposition

Value-add, lease-up, or stabilize the asset.

12–24 MO + EXT



3

Stabilize

Hit occupancy and the DSCR the take-out needs.

DEFINED EXIT



4

Exit

Refinance to agency / perm, or sell.

BRIDGE-TO-PERM

AT A GLANCE

MAX LEVERAGE 80% acq.	TERM 12–24 mo + ext	PREPAY Often open
STRUCTURE IO	ASSET TYPES Res + commercial	CLOSE 21–45 days

SEND US THIS DEAL

- ✓ Acquisition or reposition with a clear take-out
- ✓ Lease-up / stabilization ahead of agency or perm
- ✓ Recapitalization on a time-sensitive close

NOT THIS ONE

- ✗ No documented exit (sale or refinance)
- ✗ Owner-occupied or consumer-purpose
- ✗ Permanent, long-hold financing (see Program 01 / 05)

IN THE DEALROOM · SCENARIO DESK

Tell us the take-out and we structure the bridge and extension to land it
— best execution across the panel, conditions surfaced up front.



05 · COMMERCIAL & MULTIFAMILY

Commercial & Multifamily

LOAN SIZE

\$1M–\$25M+

Our deepest leverage point — 5+ unit multifamily, mixed-use, and commercial that falls outside standard residential boxes. We structure and place **bank balance-sheet, bridge-to-permanent, and agency** permanent debt.

HOW THE LEVERAGE STACKS

Bank / bridge up to 75–80%

818-placed · up to 75–80%

equity

Agency permanent sized to DSCR

perm · sized to ~1.20–1.25x DSCR

coverage

Three structures, one desk best execution

bank

bridge

agency perm

The financing other lenders pass on — it doesn't fit one box.
Bridge 12–24 mo; perm 5 / 7 / 10-yr, up to 30-yr amortization.



HOW A DEAL MOVES

1

Package

Rent roll and T-12 into a clean underwriting memo.

SPONSOR BRIEF



2

Place

Best execution across bank, bridge, and agency.

ONE SCREEN



3

Committee

Third-party reports ordered; submitted to credit.

CONDITIONS EARLY



4

Close

Fund the structure that fits the hold.

30–90 DAYS

AT A GLANCE

MAX LEVERAGE

75–80%

PERM DSCR

1.20–1.25x

LOAN SIZE

\$1M–\$25M+

PERM TERM

5/7/10 yr

AMORTIZATION

to 30 yr

CLOSE

30–90 days**SEND US THIS DEAL**

- ✓ 5+ unit multifamily, mixed-use, retail, office
- ✓ Value-add bridge with an agency-permanent exit
- ✓ Sponsors needing one desk across bank, bridge & agency

NOT THIS ONE

- ✗ Owner-occupied or consumer-purpose
- ✗ Special-use with no verifiable value or comps
- ✗ Deals without a credible business plan or sponsor

IN THE DEALROOM · SPONSOR BRIEF

A full underwriting memo on every file — NOI, DSCR, debt yield, cap rate — with best execution across structures, white-label-ready for committee.