



# LONG-TERM MULTI-FAMILY LOAN PROGRAM

A hard money loan intended for new and experienced real estate investors seeking funding for 5 to 9-unit apartments.

## Benefits for Borrowers



### QUALIFICATION

- 680 Minimum FICO Score
- 2 Months of Cash Reserves
- No Derogatory Public Records in the Past 2 Years



### PRICING

- \$100,000 Minimum Loan Amount
- \$2,000,000 Maximum Loan Amount



### LOAN TERMS

- 30-Year Term
- Amortization Options Available
- 0 & 5 Year Prepayment Penalty Options Available



### MAX LEVERAGE

- *Purchase*: Up to 70% of As-Is Value or Up to 70% of Loan-to-Cost
- *Refinance*: Up to 70% of As-Is Value
- *Cash-Out*: Up to 65% of As-Is Value



### REQUIRED DOCUMENTATION

- Loan Application
- 2 Months of Bank Statements
- Tax Returns
- Corporate Documents



### FEES

- \$25 Credit Check
- Cost of an Appraisal
- Points at Closing
- \$995 Legal Fee at Closing



### ELIGIBLE PROPERTIES

- Multi-Family Real Estate
- 5 to 9 Unit Apartments

**Apply Today!**



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## Quick Close

Close in 2 to 3 weeks  
or in as little as 10 days  
on repeat business.



## Easy

Low documentation  
and simple application  
process.



## Transparent

All fees and  
payments clearly  
disclosed.

## Leverage Based On Credit Score

|          | FICO      | MAXIMUM LOAN-TO-VALUE (LTV)  | MAXIMUM LOAN-TO-COST (LTC) |
|----------|-----------|------------------------------|----------------------------|
| Purchase | 740+      | Up to 70% of the As-Is Value | Up to 70% Loan-to-Cost     |
|          | 720 - 739 | Up to 70% of the As-Is Value | Up to 70% Loan-to-Cost     |
|          | 700 - 719 | Up to 70% of the As-Is Value | Up to 70% Loan-to-Cost     |
|          | 680 - 699 | Up to 65% of the As-Is Value | Up to 65% Loan-to-Cost     |

|           | FICO      | MAXIMUM LOAN-TO-VALUE (LTV)  |          | FICO      | MAXIMUM LOAN-TO-VALUE (LTV)  |
|-----------|-----------|------------------------------|----------|-----------|------------------------------|
| Refinance | 740+      | Up to 70% of the As-Is Value | Cash-Out | 740+      | Up to 65% of the As-Is Value |
|           | 720 - 739 | Up to 70% of the As-Is Value |          | 720 - 739 | Up to 65% of the As-Is Value |
|           | 700 - 719 | Up to 70% of the As-Is Value |          | 700 - 719 | Up to 65% of the As-Is Value |
|           | 680 - 699 | Up to 65% of the As-Is Value |          | 680 - 699 | Up to 60% of the As-Is Value |

