



LOAN PURPOSE

PURCHASE / REFINANCE / CASH-OUT



TERM

3 YEARS / 25-30 YR AMO



AMOUNT

\$500 K - \$3 M



LTV

UP TO 75%



RATE

FROM 4.5 %

If your project isn't quite ready for institutional financing, and you want a more competitive rate and better options than what a private money loan offers, consider our Capital Flex Loan Program.

This program provides greater flexibility than what you'll find at banks or through a Small Business Administration (SBA) loan. We offer in-house underwriting and thus, can create efficient solutions that are tailored specifically to your needs. Interest only options available.

ADVANTAGES

- Underwriting flexibility compared to banks and SBA
- Cash-Outs Available
- Expeditious Closing
- Competitive Rates
- Certainty of Closing
- In-house Underwriting

PROPERTY TYPES

Multi-Family
Single Family Homes
Condominiums
Light Industrial
Mixed-Use
Hospitality
Retail
Special Purpose

GENERAL TERMS

RECOURSE	Full Recourse
PURPOSE	Purchase / Refinance / Cash-out
LOAN AMOUNT	\$500,000 - \$3,000,000
TERMS	3 Years
LENDERS ORIGATION	1 %
AMORTIZATION	25/30 - Interest only option available
MAX LTV	75%
MIN FICO	650
MIN DSC	1.2x Owner Occupied / 1.15 As Is for Investors
UW METHOD	Owner Occupied: Global DSCR Investor: Property DSCR
DOCUMENTATION	2 years personal and business tax returns
ELIGIBLE PROPERTIES	Multifamily, Mixed-Use, Retail, Light Industrial, Office
PRE-PAYMENT PENALTY	5%, 4%, 3%
LENDING AREAS	Florida and New York

PROCESS

STEP 1

- Loan Application
- Executed Contract, if purchase
- Business Plan / Projections
- Personal/Corporate Financials

STEP 2

- Executed Term Sheet
- Loan Deposit
- Sign Disclosures, if applicable
- Corporate Documents
- Identification Documents
- Appraisal & Engineer Report

STEP 3

- Insurance
- Survey, if applicable
- Closing Coordination

FUNDING CONCIERGE™

Ready to make things happen?



Scan QR code for more info and start your application

THE INFORMATION IN THIS SUMMARY REFLECTS CURRENT REQUIREMENTS AND MAY BE MODIFIED OR SUPPLEMENTED AT ANY TIME, AND FROM TIME TO TIME WITHOUT NOTICE, AT THE SOLE DISCRETION OF BGI CAPITAL, LLC. FOR MORTGAGE PROFESSIONALS ONLY. THIS INFORMATION IS INTENDED FOR THE EXCLUSIVE USE OF LICENCED REAL ESTATE AND MORTGAGE LENDING PROFESSIONAL ONLY AND IS NOT AN ADVERTISEMENT UNDER SECTION 1026.24 OF REGULATION Z, AND IS NOT INTENDED FOR USE BY THE GENERAL PUBLIC.