



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	3 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

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