

LOAN PROGRAM GUIDELINES



FIX & FLIP (OR FIX & HOLD)	
PROPERTY TYPE	Single Family, Condos, 2-4 Units, Multifamily (5+ Units)
LOAN TYPE	Purchase, Refinance, Fix & Flip, Stabilized Bridge
EXPERIENCE	No Experience Required
CREDIT SCORE	650+
LOAN AMOUNT	\$100,000 Minimum
LOAN TERM	12 - 24 Months, Interest Only, No Prepayment Penalty

LEVERAGE GUIDELINES

	PURCHASE PRICE LTV	RENOVATION COST	LOAN TO ARV
WITH EXPERIENCE	≤ 90%	100%	≤ 75%
NO EXPERIENCE	≤ 80%	100%	≤ 65