

# Investor Lending Programs

As a national lender, our team of experienced real estate investors supports you in achieving your financing needs. We have built our technology to make the experience of obtaining a loan as predictable and fast as funding investments with cash.

Click Here!

Get Started!



## Fix & Flip

- Finance up to 92.5% loan to cost
- Single-family & multifamily properties
- No Prepayment Penalties
- Close in as little as 5 business days

## Short-Term Rental

- Finance up to 80% loan to value; 75% for cash-out
- Single-family & multifamily properties
- Low or No Prepayment Penalty options
- Must be listed on Airbnb, VRBO, or similar

## Bridge

- Finance up to 75% loan to value; 65% for cash-out
- Single-family & multifamily properties
- No Prepayment Penalties
- Multi-year bridge loan

## Rental Properties

- Finance up to 80% loan to value; 75% for cash-out
- Single-family & multifamily properties
- Low or No Prepayment Penalty options
- Minimum DSCR 0.75

## Construction

- Finance up to 90% loan to cost; 70% of the value after completion
- Single-family, townhomes, and ADUs
- No Prepayment Penalties
- Draws fund in as little as 1 business day

## Rental Portfolios

- Finance up to 75% loan to value; 70% for cash-out
- Single-family & multifamily properties
- Low or No Prepayment Penalty options
- Minimum of 3 properties

## Bank Statement

- Finance up to 80% loan to value; cash out not allowed
- 30-year term with competitive pricing
- Low or No Prepayment Penalty options
- Qualify based on Bank Statement Analysis

Mortgages are offered in partnership with Vontive, NMLS ID 1716495 ("Lender"). This is not a commitment to extend mortgage credit. Mortgage products, programs, eligibility criteria, pricing, and terms are subject to change without notice and at the sole discretion of the lender. All data and information is provided "as is" for informational purposes, may not be accurate, and may be subject to change without notice. Unless otherwise communicated in writing, all data and information Lender provides is "as is" without any warranty whatsoever. Additional disclosures and information, including state licensing of Lender, is available at [www.vontive.com](http://www.vontive.com).

# Fix & Flip

Short-term financing to buy and renovate properties with up to 10 units. We support experienced and new investors with competitive terms and pricing.

Click Here!

Get Started!



## Lending Criteria

	0-4 COMPLETED PROJECTS	5+ COMPLETED PROJECTS
<b>LOAN AMOUNT*</b>	\$100,000 to \$1.5 Million	\$100,000 to \$1.5 Million
<b>PAYMENT TYPE</b>	Interest-only	Interest-only
<b>LOAN TERM</b>	6, 12 or 18-months	6, 12 or 18-months
<b>LOAN TO COST</b>	Up to 90%	Up to 92.5%
<b>LOAN TO ARV</b>	Up to 70%	Up to 75%
<b>CLOSING TIMELINE</b>	5-10 business days	5-10 business days

## Additional Guidelines

<b>FICO</b>	680 min soft credit assessment
<b>EXPERIENCE</b>	Fix & flip's and BRRRR's (rehab converted to a rental) completed in the last three years count towards experience
<b>ELIGIBLE PROPERTIES</b>	Single-family, townhomes, warrantable condos, and 2-4 units (5-10 units considered)
<b>ELIGIBLE STATES</b>	Nationwide except ND, NV, SD, VT and WV
<b>DRAWS</b>	Materials, labor, demolition, and customary soft costs reimbursable. Draw request takes 1-3 business days with a virtual inspection
<b>BORROWER</b>	Loans are made to entities. A personal guarantee is customary.

\*Loan amounts outside of this range considered. 100% financing of the rehab. No interest on undrawn funds.

Mortgages are offered in partnership with Vontive, NMLS ID 1716495 ("Lender"). This is not a commitment to extend mortgage credit. Mortgage products, programs, eligibility criteria, pricing, and terms are subject to change without notice and at the sole discretion of the lender. All data and information is provided "as is" for informational purposes, may not be accurate, and may be subject to change without notice. Unless otherwise communicated in writing, all data and information Lender provides is "as is" without any warranty whatsoever. Additional disclosures and information, including state licensing of Lender, is available at [www.vontive.com](http://www.vontive.com).

# Bridge

Financing of newly constructed or renovated properties that are currently vacant and stabilized and are ineligible for permanent financing.

Click Here!

Get Started!



## Lending Criteria

<b>LOAN AMOUNT</b>	\$150,000 to \$1.5 million. Loan amounts outside of this range considered.
<b>LOAN TERM</b>	6, 12, 18 or 24-months
<b>PAYMENT TYPE</b>	Interest-only with a balloon payment at maturity
<b>LOAN TO VALUE</b>	Up to 75%; 65% for cash-out
<b>LOAN TO COST</b>	Up to 75%
<b>CLOSING TIMELINE</b>	5 to 10 business days

## Additional Guidelines

<b>FICO</b>	680 min soft credit assessment
<b>PROPERTY CONDITION</b>	Must be in C1-C4 condition with no renovations outstanding
<b>ELIGIBLE PROPERTIES</b>	Single-family, townhomes, warrantable condos, and 2-4 units (5-10 units considered)
<b>ELIGIBLE STATES</b>	Nationwide except ND, NV, SD, VT and WV
<b>BORROWER</b>	Loans are made to entities. A personal guarantee is customary.

Mortgages are offered in partnership with Vontive, NMLS ID 1716495 ("Lender"). This is not a commitment to extend mortgage credit. Mortgage products, programs, eligibility criteria, pricing, and terms are subject to change without notice and at the sole discretion of the lender. All data and information is provided "as is" for informational purposes, may not be accurate, and may be subject to change without notice. Unless otherwise communicated in writing, all data and information Lender provides is "as is" without any warranty whatsoever. Additional disclosures and information, including state licensing of Lender, is available at [www.vontive.com](http://www.vontive.com).

# Construction

We finance the construction of residential and small multifamily investment properties. Investors appreciate our flexible terms, ease of draw funding, and speed of closing.

Click Here!

Get Started!



## Lending Criteria

**LOAN AMOUNT** \$200,000 to \$1.5 million. Loan amounts outside of this range considered.

**LOAN TERM** 12, 18 or 24 months

**PAYMENT TYPE** Interest-only with balloon payment at maturity. No interest paid on undrawn funds.

**LEVERAGE** Up to 90% loan to cost; 70% loan to after construction value

**CONSTRUCTION FINANCING** 100% of construction budget (including eligible soft costs)

**CREDIT FOR LAND** 100% of acquisition cost

**CLOSING TIMELINE** 2-3 weeks

## Additional Guidelines

**FICO** 700 min soft credit assessment

**INVESTING EXPERIENCE** We require a sponsor to have completed at least 4 new builds. GC'ing and complex flip projects may also count toward experience depending on complexity.

**ELIGIBLE PROPERTIES** Single-family, townhomes, ADU's, and 2-4 units (5-20 units considered)

**ELIGIBLE STATES** Nationwide except ND, NV, SD, VT and WV

**BORROWER** Loans are made to entities. A personal guarantee is customary.

**CONSTRUCTION DRAWS** Materials, labor, demolition, and customary soft costs reimbursable. Draw request takes 3-4 business days with a virtual inspection.

Mortgages are offered in partnership with Vontive, NMLS ID 1716495 ("Lender"). This is not a commitment to extend mortgage credit. Mortgage products, programs, eligibility criteria, pricing, and terms are subject to change without notice and at the sole discretion of the lender. All data and information is provided "as is" for informational purposes, may not be accurate, and may be subject to change without notice. Unless otherwise communicated in writing, all data and information Lender provides is "as is" without any warranty whatsoever. Additional disclosures and information, including state licensing of Lender, is available at [www.vontive.com](http://www.vontive.com).

# Short-Term Rental

A solution for investors who need permanent financing for their rentals listed on Airbnb and VRBO. This product allows DSCR to be calculated by using 12 months of operating history or AirDNA rents as market rent.

Click Here!

Get Started!



## Lending Criteria

**LOAN AMOUNT** \$75,000 to \$1.5 million. Loan amounts outside of this range considered.

**LOAN TERM** 30-year term; fully amortizing entire term, or I/O for 10 years with rate fixed for 5 years then adjustable every 6 months

**LOAN TO VALUE** Up to 80%; 75% for cash-out refinances with low seasoning

**DEBT COVERAGE** Minimum 1.00 DSCR

**PREPAYMENT PENALTY** Multiple PPP options available, including No PPP (depending on the state)

**CLOSING TIMELINE** 2-3 weeks



## Additional Guidelines

**FICO** 700 min hard credit assessment

**REVENUE VERIFICATION** Short-term (Airbnb/VRBO) revenue is verified through 12 months operating history and AirDNA market rents

**PROPERTY CONDITION** Appraisal showing C3 condition or better

**ELIGIBLE PROPERTIES** Single-family, townhomes, warrantable condos, 2-4 units, and 5-10 units

**ELIGIBLE STATES** Nationwide except ND, NV, SD, VT and WV

**BORROWER** Entities only. A personal guarantee is required. Non-recourse is not allowed.

**MORTGAGE PAYMENTS** Taxes and insurance are escrowed. Mortgage payments are collected by ACH.



Mortgages are offered in partnership with Vontive, NMLS ID 1716495 ("Lender"). This is not a commitment to extend mortgage credit. Mortgage products, programs, eligibility criteria, pricing, and terms are subject to change without notice and at the sole discretion of the lender. All data and information is provided "as is" for informational purposes, may not be accurate, and may be subject to change without notice. Unless otherwise communicated in writing, all data and information Lender provides is "as is" without any warranty whatsoever. Additional disclosures and information, including state licensing of Lender, is available at [www.vontive.com](http://www.vontive.com).

# Rental Properties

Permanent financing of rental properties with long-term tenants. These loans use the rental cash flow and stabilized property value to determine the loan amount.

Click Here!

Get Started!



## Lending Criteria

<b>LOAN AMOUNT</b>	\$75,000 to \$1.5 million. Loan amounts outside of this range considered.
<b>LOAN TERM</b>	30-year term; fully amortizing entire term, or I/O for 10 years with rate fixed for 5 years then adjustable every 6 months
<b>LOAN TO VALUE</b>	Up to 80%; 75% for cash-out refinances with low seasoning
<b>DEBT COVERAGE</b>	Minimum 0.75 DSCR
<b>PREPAYMENT PENALTY</b>	Multiple PPP options available, including No PPP (depending on the state)
<b>CLOSING TIMELINE</b>	2-3 weeks

## Additional Guidelines

<b>FICO</b>	660 min hard credit assessment
<b>REVENUE VERIFICATION</b>	Long-term rental revenue is verified through a lease agreement
<b>PROPERTY VALUATION</b>	Appraisal with market rents
<b>ELIGIBLE PROPERTIES</b>	Single-family, townhomes, warrantable condos, 2-4 units and 5-10 units
<b>ELIGIBLE STATES</b>	Nationwide except ND, NV, SD, VT and WV
<b>BORROWER</b>	Entities only. A personal guarantee is required. Non-recourse is not allowed.
<b>MORTGAGE PAYMENTS</b>	Taxes and insurance are escrowed. Mortgage payments are collected by ACH.

Mortgages are offered in partnership with Vontive, NMLS ID 1716495 ("Lender"). This is not a commitment to extend mortgage credit. Mortgage products, programs, eligibility criteria, pricing, and terms are subject to change without notice and at the sole discretion of the lender. All data and information is provided "as is" for informational purposes, may not be accurate, and may be subject to change without notice. Unless otherwise communicated in writing, all data and information Lender provides is "as is" without any warranty whatsoever. Additional disclosures and information, including state licensing of Lender, is available at [www.vontive.com](http://www.vontive.com).

# Rental Portfolios

For experienced investors, we finance up to 10 rental properties as a single loan. These loans are often more cost effective than closing each loan individually.

Click Here!

Get Started!



## Lending Criteria

**LOAN AMOUNT** \$150,000 to \$5 million. Loan amounts outside of this range considered.

**LOAN TERM** 30-year term; fully amortizing entire term, or I/O for 10 years with rate fixed for 5 years then adjustable every 6 months

**LOAN TO VALUE** Up to 75%; 70% for cash-out refinances with low seasoning

**DEBT COVERAGE** Minimum 1.15 DSCR

**PREPAYMENT PENALTY** Multiple PPP options available, including No PPP (depending on the state)

**CLOSING TIMELINE** 4-8 weeks

## Additional Guidelines

**FICO** 680 min hard credit assessment

**REVENUE VERIFICATION** Long-term rental revenue is verified through a lease agreement. Short-term (Airbnb/VRBO) revenue is verified through 12 months of rental income.

**PROPERTY VALUATION** Appraisal with market rents

**ELIGIBLE PROPERTIES** Single-family, townhomes, warrantable condos, 2-4 units, and 5-10 units

**ELIGIBLE STATES** Nationwide except ND, NV, SD, VT and WV

**BORROWER** Entities only. A personal guarantee is required. Non-recourse is not allowed.

**PROPERTY MINIMUM** 3 properties

**MORTGAGE PAYMENTS** Taxes and insurance are escrowed. Mortgage payments are collected by ACH.

Mortgages are offered in partnership with Vontive, NMLS ID 1716495 ("Lender"). This is not a commitment to extend mortgage credit. Mortgage products, programs, eligibility criteria, pricing, and terms are subject to change without notice and at the sole discretion of the lender. All data and information is provided "as is" for informational purposes, may not be accurate, and may be subject to change without notice. Unless otherwise communicated in writing, all data and information Lender provides is "as is" without any warranty whatsoever. Additional disclosures and information, including state licensing of Lender, is available at [www.vontive.com](http://www.vontive.com).

# Bank Statement

Small business owners and self-employed individuals have the ability to obtain permanent financing on their rental properties by underwriting their income, instead of rental property cash flow. We do this by analyzing bank statements and do not require tax returns.

Click Here!

Get Started! 

## Lending Criteria

<b>LOAN AMOUNT</b>	\$75,000 to \$1.5 million. Loan amounts outside of this range considered.
<b>LOAN TERM</b>	30-year term; fully amortizing entire term, or I/O for 10 years with rate fixed for 5 years then adjustable every 6 months
<b>LOAN TO VALUE</b>	Up to 80%; cash out not allowed
<b>PREPAYMENT PENALTY</b>	Multiple PPP options available, including No PPP (depending on the state)
<b>CLOSING TIMELINE</b>	2-3 weeks

## Additional Guidelines

<b>FICO</b>	660 min hard credit assessment
<b>ABILITY TO REPAY VERIFICATION</b>	12 months of bank statement transactions analyzed to calculate income and determine loan size based on a 50% debt-to-income ratio
<b>PROPERTY CONDITION</b>	Appraisal showing C4 condition or better
<b>ELIGIBLE PROPERTIES</b>	Single-family, townhomes, condos (warrantable and non-warrantable), and 2-4 units. Portfolios are not allowed.
<b>ELIGIBLE STATES</b>	Nationwide except ND, NV, SD, VT and WV
<b>BORROWER</b>	Entities only. A personal guarantee is required. Non-recourse is not allowed.
<b>MORTGAGE PAYMENTS</b>	Taxes and insurance are escrowed. Mortgage payments are collected by ACH.

Mortgages are offered in partnership with Vontive, NMLS ID 1716495 ("Lender"). This is not a commitment to extend mortgage credit. Mortgage products, programs, eligibility criteria, pricing, and terms are subject to change without notice and at the sole discretion of the lender. All data and information is provided "as is" for informational purposes, may not be accurate, and may be subject to change without notice. Unless otherwise communicated in writing, all data and information Lender provides is "as is" without any warranty whatsoever. Additional disclosures and information, including state licensing of Lender, is available at [www.vontive.com](http://www.vontive.com).