



## Fix & Flip Financing

Obtain financing for up to 95% of the purchase price + up to 100% of the renovation costs.

### LOAN CRITERIA

**Collateral:**

Non-Owner Occupied 1–4 Family Real Estate; Condos; Townhomes

**Term:**

12 Months

**Loan Amount:**

\$75K–\$2M

**LTV:**

Up to 95% of the Purchase Price + 100% of the Renovation Costs  
*(Not to Exceed 75% of the After Repair Value)*

**Property Value:**

Minimum ARV Requirement of \$100k.  
Subject to Increase Based on Location.

**Credit Score:**

650 Minimum

**Experience:**

Prior Real Estate Investing Experience **Not Required**  
But Affects Leverage & Pricing



**APPLY TODAY!**



## Fix & Flip Financing

Fast Financing that Fits Your Real Estate Investments

### LEVERAGE BASED ON EXPERIENCE

	EXPERIENCE IN THE LAST 3 YEARS*	MAXIMUM LOAN-TO-COST	MAXIMUM AFTER-REPAIR VALUE
LIGHT REHAB	Completed 0 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 1-4 Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 5+ Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
MODERATE REHAB	Completed 0 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 1-4 Flips	Up to 75% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 5+ Flips	Up to 75% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
HEAVY REHAB	Completed 0 Flips	Not Permitted	Not Permitted
	Completed 1-4 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 5+ Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV

\*Within The Same State As The Subject Property

**Light Rehab:** A renovation budget which is 2.5% - 50% of the Initial Value, and does not qualify as Moderate Rehab or Heavy Rehab.

**Moderate Rehab:** A renovation budget which is 50.01% – 100% of the Initial Value, and does not qualify as Heavy Rehab.

**Heavy Rehab:** A renovation budget that exceeds 100% of the initial value OR a project that involves more than a 20% expansion of the initial sq ft or at least 750 sq ft OR a project that involves a change in use.

