

# Real Estate Investor Loans

A Loan for Every Need

12-Month I/O    10 Due-in-3    No-Balloon 30    Short-Term 30    30 Due-in-3

Loan Purpose	Flip Only	Flip or Rent	Rent Only	
Term	12 months	36 months	36 Months	36 Months
Amortization	Interest-Only	10 yrs.	30 yrs.	
Starting Rate*	11.99%	12.99%	5.99%	7.49%
Starting Points	4 pts.	5 pts.	2.75 pts.	
Purchase LTV	Up to 75%		Up to 72.5%	Up to 75%
Refi LTV	Up to 70% <sup>†</sup>		Up to 75%	Up to 75%
Closing Fee	\$995		\$1,495	
Min. Price/Property Value	\$50K		\$60K	\$60K
Min. Loan Amount	\$25K		\$125K	\$45K
Property Condition	C1-C5	C1-C4		
Prepayment Penalty	None		5/4/3/2/1	5/0/0

\* For no-doc loans, rates and pts. based on credit score. Rates on Rental360, STRPro and LTRFlex based on credit score, LTV and Debt-Service Coverage Ratio (DSCR). DSCR is calculated as monthly gross rents divided by monthly principal + interest + taxes + insurance + association dues (PITIA). Min. DSCR on properties \$60K - \$249,999 is 1.2. Min. DSCR on properties \$250K and above is 1.0. Min. DSCR on 2-4 multi-family is 1.2. <sup>†</sup>Refi LTVs start at 55% and can be increased to max with interest rate increases at .5% increments up to 1.5%. Eligibility for additional LTV based on credit and appraisal condition rating. Min. loan set-up fee is \$3500 or 2.75 pts., whichever is greater on rental loans and \$3,500 or tired points, whichever is greater on flip loans. Loan amount caps in place based on credit score.

- Rates As Low As 5.99%
- Buy and Hold Products
- Flip Products
- Close in Weeks, not Months
- Up to 75% LTV on Purchases
- Up to 75% LTV on Refis
- Min. Loan Amount: \$25K
- Max Loan Amount: \$2M
- No Doc & Low Doc
- Refi While the Home is Listed
- 30-Day Seasoning on Refis
- 650 Min. Credit Score
- Foreign Nationals Approved

## No Muss, No Fuss Loans

*Simply put, we thrive on real estate.* Dedicated to serving the under-financed landlord investor space, we focus on bringing long-term financing to investors with multiple rental properties. Drawing on years of experience, we crafted our loan products with three words in mind: fast, simple and dependable. With interest rates as low as 5.99% and LTVs up to 75%, our low-doc loan products provide options and flexibility for any real estate investment strategy.

- No income verification
- No debt-to-income calculations
- Close in weeks, not months

100 Percent Financed. Services.100percentfianced@gmail.com.