

**SHORT-TERM BRIDGE**

Fix & Flip Financing

Fast, flexible capital for experienced investors acquiring and renovating residential properties for resale. Designed for speed and certainty.

STARTING RATE

8.25%

TERM LENGTH

12-18 Months**LOAN SIZE****\$500K - \$3M****MAX LEVERAGE (LTV)****Up to 75% ARV**

75% Purchase / 80% Light Rehab / 70% Heavy Rehab.

LOAN-TO-COST (LTC)**Up to 90% LTC**

90% of purchase price + 100% of renovation budget.

INTEREST RESERVE**Risk-Based**

Required for higher-risk deals or inexperienced borrowers.

BORROWER EXPERIENCE**Flexible Tiers**

Leverage and rate pricing varies by experience level and exit strategy.

CLOSING SPEED**21-30 Days**

Streamlined underwriting focused on asset value and sponsor track record.

✓ Ideal Borrower Profile

- ✓ Experienced real estate investors with track record
- ✓ Time-sensitive acquisitions requiring fast closing
- ✓ Properties requiring heavy value-add renovations
- ✓ Investors seeking high leverage to maximize ROI

Underwriting Focus

Our underwriting prioritizes the asset's potential value and the sponsor's ability to execute the business plan. We focus on:

- ✓ **Deal Basis**
Acquisition price relative to market value and clear ARV support.
- ✓ **Renovation Scope**
Realistic budget and timeline consistent with local market standards.
- ✓ **Exit Strategy**
Defined plan for resale or refinance upon project completion.
- ✓ **Liquidity**
Sufficient reserves to cover interest payments and cost overruns.

Quote Requirements

- Property Address
- Purchase Price
- Rehab Budget
- ARV Estimate
- Experience Summary
- Liquidity Proof