

FundingEdge

Creative EDGE in Real Estate Finance

PROGRAMS INFO



A - D Credit Solutions

Good, Bad & Ugly Situations

Purchase / Cash-Out / Refinance

Soft Money / SMALL BALANCE

- \$300k - \$12m
- Income producing properties or Biz O/O
- 85% Max LTV
- 80% - 90% CLTV; 2nd lien seller carry
- 100k / 250k + Population

Private - Soft Money

- \$300k - \$3m
- Income producing properties or Biz O/O
- 60% - 70% Max LTV
- 80% - 90% Max CLTV; seller carryback

Private Money - Bridge Loans

- \$300k - \$12m+
- 50% - 65% Max LTV
- 1 - 5 Year Note
- Interest-Only and Amortized options
- No Minimum Fico Score Requirements
- Foreclosures, BK's & Discounted Notes

Land & ARV -available only in Texas

- \$300k - \$3m
- up to 65% of ARV/Completed Value - rehab or construction
- 50% - 55% Max LTV on LAND

1 - 4 unit Program for Investors

- \$200k - \$2m
- Purchase / Cash-Out / Refinance
- 85% Max LTV
- 6% + rates
- 15 - 30 Year Amortization
- 30 Year Fixed
- 0.75x - 1.0x DSCR *Based on property cash flow
- No tax returns required
- 620+ Mid Fico
- 1 - 4 Investment SFR, Duplex, Air B&B, PUD's, Condo, Short-term rental, etc.

Foreign Nationals

- All Programs are applicable - depending on property type, location, and property cash flow.

PREMIUM - Multifamily & Mixed-Use

- \$1m - \$15m
- Nationwide (program varies by state)
- Multifamily 5+ units & Mixed Use
- 75% - 85% Max LTV
- 250k + Population, Stabilized Properties, strong and experienced borrowers.

Commercial Property Types

Retail, Office, Multifamily, Mix-Use, Strip Mall, Warehouse, Industrial, Self-Storage, Day Care, Car Wash, Automotive, Cannabis Use, Hospitality, Restaurant, Mobile Home Park, Special Use, etc.

New Submittals - Provide:

Rentals - App or 1003, Credit, Rent Roll, Property P&L, Pictures, any prior valuations.

Business owner occupied - App or 1003, Credit, Pictures, valuations, and business financials.

FundingEdge Team

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