

FUNDINGEDGE

Creative EDGE in Real Estate Finance

PROGRAM INFO



Income-Producing AND Business O/Owned Properties
Purchase | Cash-Out | Refinance | Rate/Term
A - D Credit Solutions

- **\$300k - \$10m+**
- **Income-Producing & Business Owner-Occupied Properties**
 - Tier 1: Multifamily, Mixed-Use & 1- 4 Unit Investment Props **up to 80% - 75%LTV*
 - Tier 2: Retail, Office, Strip Mall, Warehouse, Industrial **up to 75% - 70% LTV*
 - Tier 3: Automotive, Self-Storage, Restaurant **up to 65% LTV*
 - Tier 4: Hospitality, Special Use **up to 60% LTV*
 - Seller carryback allowed from \$300 - \$2m. **up to 85% - 90% CLTV, select programs only.*
 - SFR Rehab 1 – 4 Unit | \$300k - \$2m **up to 75% ARV* ***650 min fico** --no mix use
 - Land, Rehab & Construction **Only in Texas** **up to 55% LTV & 75% ARV* *no min credit

Start Rates – Term Ranges:

Soft Money | Small Balance | Lite Doc: start rates 8.125% +, 5 - 30 YR note, 25 - 30 year AM

Private Money: start rates 9.99% +, 1 - 5 YR note options, interest only up to 30 YR AM

Investor 1 - 4 Program: start rates 7.50% +, 5 - 30 YR note & AM options **non-homesteads.*

— All rates and terms are subject to change, and many factors will be considered, *such as property type, debt servicing, credit, population density, location, etc.*

New Deals – Provide:

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

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

Investor Program – App or 1003, Credit, property info, rent roll, property P&L, and any prior valuations.

— We accept outside applications and credit.

NOT accepting:

-NO Land or Construction outside of TX

-NO Gas Stations, Dry Cleaners, Rooming Houses, Coops, or Assisted Living Facilities

-Homesteads - must NOT reside in the property.

FundingEdge Team

Phone: **(210) 249-2111** | Email: loans@fundingedge.com