FundingEdge™ | Power2Fund

MORE PROGRAMS. MORE WAYS TO GET DEALS FUNDED.

Send us the scenario. We help structure the opportunity. **BROKER RELATIONSHIPS PROTECTED.**

DSCR | LITE DOC | FULL DOC | BANK STATEMENT | LOW DOC

- **$200,000 - $5,000,000**
- Income-producing rental properties
- Business owner-occupied properties
- 5-year ARM through 30-year fixed options
- 25- to 30-year amortization
- Up to **80% LTV/LTC**; up to **90% CLTV**

LAND & RANCHES | TEXAS ONLY

- **$200,000 - $8,000,000**
- Texas land and ranches; no homesteads
- Development and construction
- Acquisition and rehabilitation
- Up to **50%** on land; up to **70% ARV**

PRIVATE / SOFT MONEY

- **$200,000 - $2,000,000**
- Income-producing rentals
- Business owner-occupied properties
- 1- to 5-year terms; 30-year amortization or interest-only
- Up to **65% LTV/LTC**
- Up to **90% CLTV** with seller carryback

1-4 UNIT RESIDENTIAL

- **$200,000 - $5,000,000** (jumbo up to $8,000,000)
- Up to **80% LTV**; no-ratio DSCR up to 75%
- Outside appraisals accepted up to 180 days old
- Competitor price matching
- Investment properties: SFRs, 2-4 units, townhomes, and condos

PRIVATE MONEY / BRIDGE

- **$200,000 - $5,000,000**
- Commercial and investment properties
- Refinance, purchase, buyout, and more
- No minimum FICO score
- Select rural properties considered

ARV PROGRAM OPTIONS

- **Lite Doc ARV | $220,000 - $2,000,000**
- 1-4 unit investment properties; national footprint
- **Private Money ARV | $300,000 - $3,500,000**
- Residential and commercial; refinance or acquisition
- Available in: **TX, NY, PA, NJ, MD, DC, DE, VA, NC, SC, GA, FL**

ELIGIBLE PROPERTY TYPES

- Multifamily (5+ units), 1-4 unit residential rentals, mixed-use, retail, office, medical, Airbnb/VRBO, warehouse, light industrial, automotive, strip centers, restaurants, bars, day care, commercial condos, manufactured housing communities, hospitality, funeral homes, manufactured homes, and SFRs with business use or commercial zoning.

WHY BROKERS CHOOSE US

✓ Broker relationships are protected ✓ Flexible solutions across multiple documentation types
✓ Foreign national and foreign investor options ✓ Residential and commercial programs under one roof

PROGRAM DETAILS & DOCUMENTATION

Credit, leverage and documentation details to help structure the opportunity.

CORE PROGRAMS - MID FICO	MAX LTV / LTC
725+	Up to **80%**
675+	Up to **75%**
650+	Up to **70%**

LITE DOC FLEXIBILITY	GUIDELINE
650+ mid FICO	Up to **75%-70% LTV/LTC**
Under 650	Up to **50% LTV/LTC**; no mortgage lates on subject
Seller Carryback	Up to **90% CLTV** as 2nd lien
Foreign Nationals	Up to **75%**
Foreign Investors	Up to **65%**

• **700+ mid FICO** required for Low Doc / Market Rent. • **650+ mid FICO** required for Full Doc, Bank Statement and Lite Doc II.

COMMERCIAL PROPERTIES

Multifamily 5+ Units • Mixed-Use • Retail • Office • Medical Use • Commercial Condo • Warehouse • Light Industrial • Automotive • Restaurant • Bar • Strip Mall • Day Care • SFR Portfolios

RESIDENTIAL PROPERTIES

SFRs • Mixed-Use • 2-4 Units • Townhomes • Condos • Portfolios
NO primary residences.
Unique: SFR used as Assisted Living; SFR Acquisition/Rehab.

DOCUMENTATION PATHWAYS

FULL DOC

Business owner occupied: 2 years business taxes; no add-backs on losses.
Rental Refinance: 2 years taxes; Schedule E to reflect rents.
Purchase of Rental: Borrower provides 2 years tax returns for filing purposes only (business and personal). No seller financials required. Uses rent roll, leases and appraisal; based on actual or market rental income, whichever is lower.

BANK STATEMENT

12 months of business bank statements; no NSFs, maybe 1 allowed.

LITE DOC II

Proof of actual collected rents for 6 months and minimum 90-day seasoned leases.

LOW DOC / MARKET RENTS

No proof of rental income, but leases must be 90 days old.

LITE DOC

DSCR / Business P&L - new leases accepted.

PRIVATE MONEY

May or may not ask for Business & Personal Taxes, Business P&L, etc. Sometimes not needed; we ask for what is available to build a complete picture and structure the opportunity.

P&L; QUICK REFERENCE	**Business P&L:** business profit and loss - business owner occupied. **Property P&L:** property profit and loss - rentals.

SEND YOUR NEXT DEAL TODAY

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Program parameters are subject to underwriting, property eligibility, and change without notice.