

# INVESTMENT AND SMALL COMMERCIAL PROPERTY MORTGAGE PROGRAMS

## PROGRAM HIGHLIGHTS

### FIFTY IN A FLASH LOAN

**A low LTV loan with easy credit requirements.**

Designed for investors with derogatory credit issues and high equity seeking quick and easy credit qualifications.

#### KEY FEATURES

- Streamlined underwriting.
- No seasoning of ownership required.
- Improved pricing compared to our FlexTerm program.
- Available as a 3-year-fixed or 30-year-fixed loan, each amortized over 30 years.\*

#### PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)
- Multi-Family (5+ Units)
- Mixed-Use
- Commercial (Office, Retail, Warehouse, Self-Storage, and Automotive)

### I/O LOAN

**A short-term interest-only loan program.**

Designed for investors seeking short-term financing with no prepayment penalties.

#### KEY FEATURES

- An interest-only, 24-month term provides lower monthly payments.\*
- Available for purchase or cash-out refinance.
- Perfect for acquiring or leveraging real estate holdings.
- A higher LTV than hard money options.

#### PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)

*\*For those that qualify.*

### FIX AND FLIP LOAN

**A short-term solution for acquiring and improving property value.**

Designed for “fix-and-flip” investors who are seeking a short-term, interest-only loan to acquire and improve a property based on its “as repaired value” (ARV).

#### KEY FEATURES

- Allows borrowers to finance improvements.
- Great for borrowers who need a quick close.
- An interest-only 1-year term provides lower monthly payments.\*
- A higher LTV than hard money lenders.

#### PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)

### FIXED TERM LOAN

**A customized loan to meet the individual needs of each investor.**

Designed for real estate investors seeking lower payments on a long-term, fixed-rate loan with no balloon payment.

#### KEY FEATURES

- 30-year fixed rate.\*
- Interest-only payments up to 10 years.\*
- Great for qualifying self-employed investors and small business owners.
- Based on property value, not personal income.
- Excellent alternative to hard money loans.

#### PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)
- Multi-Family {5+ Units}
- Mixed-Use
- Commercial (Office, Retail, Warehouse, Self-Storage, Automotive and Board and Care)

