

FLEXIBLE & FAST REAL ESTATE LOAN PROGRAMS

Get financing for your next real estate project, with full funding in as little as 7 days. Whether you're looking for capital for a Fix & Flip, Rental, or Commercial property, we have a program to meet your needs. Once you've funded your first loan, faster approval times and more financing options can make the process even easier for future loans.

Single Family, Multi-Family, Rental, Commercial, & Ground-Up Construction

Nationwide Lender | Leverage Up to 85% | Up to 100% Rehab Budget | Low Min. FICO | No Income Verification

	Fix & Flip	Short-Term Rental	Long-Term Rental	Commercial	Ground-Up
Project Type	Single Family Residential 2-4 Units Condominiums Townhomes Multi-Family (5+ Units) Mixed Use Buildings (Min. 50% Residential) Small Balance Commercial	Single Family Residential 2-4 Units Condominiums Townhomes Multi-Family (5+ Units) Mixed Use Buildings (Min. 50% Residential)	Single Family Residential 2-4 Units Condominiums	Multi-Family (5+ Units) Mixed Use Office Retail	Single Family Residential 2-4 Units Condominiums Multi-Family (5+ Units)
Loan Amount	\$75,000-\$3,000,000+	\$75,000-\$3,000,000+	\$75,000-\$5,000,000	\$250,000-\$5,000,000	Up to \$5,000,000
LTV	Up to 85% on Purchase Up to 75% on Refinance	Up to 75%	Up to 80% on Purchase Up to 75% of R/T Refinance Up to 65% on Cashout	Up to 80%	Up to 80%
DSCR	N/A	1.25x	N/A	1.1x	N/A
Loan Term	12 Months (No Prepayment Penalty)	24 Months (With 1 Year Extension Option)	5/1 ARM, 10/1 ARM, 30-Year (Interest-Only Option)	12 Months (No Prepayment Penalty)	12 Months (No Prepayment Penalty)
FICO	Minimum 600	Minimum 600	Minimum 620	Minimum 600	Minimum 600
Interest Rate	From 7.5%	From 7.5%	From 5.99%	From 8.5%	From 9.25%
Proceed Usage	Purchase Refinance Renovation Bridge Cashout	Purchase Refinance Bridge Cashout	Purchase Refinance Cashout	Purchase Refinance Renovation Bridge	Ground Up

Eduard Gener Mira

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GENERAL LENDING PARAMETERS

We take a holistic, 'makes sense' approach to our underwriting, which allows us to be flexible and cater to the specific needs of our borrowers. **Our general lending parameters are as follows:**

BORROWER EXPERIENCE

We do not require borrowers to have any previous experience for Fix & Flip, Rental, or Commercial loans. However, in order to obtain maximum leverage, a borrower has to have purchased a minimum of 3 investment properties in the last 3 years. First-time borrowers with at least 5 years of experience as a contractor, property manager, or real estate agent may still qualify. We ask that the experience is relevant to the financing requested. For Ground-Up Construction Loans, we ask that the borrower has successfully completed at least 1 Fix & Flip in the last 24 months.

GEOGRAPHY

We do not currently lend in the following states: AZ, MN, NV, SD, and UT. Restrictions apply in South Chicago and Newark on Ground-Up Construction loans.

BORROWER LIQUIDITY

We need to see that a borrower has enough money in their bank account to cover the down payment, all closing costs, and at least 3 months of interest payments.

CREDIT

We require an exception for anyone with a FICO under 600. We also require a FICO of 620+ for Long-Term Rental Loans.

LIENS AND JUDGMENTS

Liens and judgments need to be paid off prior to or at closing. Outstanding amounts less than \$10,000 may be waived on a case by case basis.

IMMEDIATE DISQUALIFIERS

- » Bankruptcy in the last 2 years
- » Foreclosure in the last 2 years
- » Short sales or deeds in lieu of foreclosure in the last 2 years
- » Financial crimes or fraud

PROCESS

We pride ourselves on closing deals quickly, however a quick closing is dependent on the cooperation of the borrower. We can typically close 7-10 business days from the moment we receive a full package. The document list can be viewed in the Processing Requirements Document.

Below are the general steps of the process:

1. Initial call or email to determine feasibility of the loan
2. Borrower submit application
3. Loan Officer issues term sheet
4. Borrower pays application and appraisal fee
5. Borrower submits full document package
6. Underwriting reviews file after a full package is in hand
7. Underwriting request clarifying information (if needed)
8. Borrower submits clarifying information (if needed)
9. File goes to closing
10. Done deal!

HOW DO I START?

You can sign up online at:

moneylenders.com/TREIFUSA

You can contact Eduard Gener Mira directly:

g.edd@forumrealestateusa.com

619-780-3499

EXCEPTIONS: We understand that there are extraordinary circumstances in which a favorable lending opportunity does not meet our standard guidelines and thus allows for exception loans. Exceptions are made to accommodate opportunities outside of our standard loan types or those that do not meet our lending parameters. Exceptions are presented to and reviewed by our credit committee. Exceptions are requested at the discretion of your loan officer and typically add 2 business days to the processing timeline.

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