

# 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; 2<sup>nd</sup> lien seller carry
- 100k / 250k + Population

#### 1 - 4 unit Program for Investors

- \$300k - \$3m
- Purchase / Cash-Out / Refinance
- 15 - 30 Year Term Fixed / Amortization
- 1 - 4 Investment SFR, Duplex, Air B&B, PUD's, Condo, Short-term rentals, etc.

#### Private - Soft Money

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

#### Foreign Nationals

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

#### 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

#### 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.

#### Land & ARV - *available only in Texas*

- \$300k - \$5m
- up to 65% - 70% of ARV/Completed rehab or construction
- 50% - 55% Max LTV on LAND

#### 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, etc.

### FundingEdge Team

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#### 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 available business financials.