

## Residential 1-4 units or Condominiums | Fix & Flip Program Purchase or Refinance & Rehab

Loan amounts \$75k - \$3mm (minimum property value \$50k)  
 Minimum FICO 620  
 12 Month Term, Interest Only Payments  
 No tax returns required  
 No Interest charged on rehab portion until funds are drawn

LTV	Rehab LTC	Experience	Rate
90%	100%	10+	8.49%
90%	100%	3-9	9.99%
80%-85%	100%	1-2	10.99%
75%-85%	100%	0	11.99%

## Residential 1-4 units or Condominiums | Long Term 30 Year Rental Property Purchase or Refinance

Loan Amount \$75K - \$3MM (minimum property value \$100k)  
 Purchase or Cash Out to 80% LTV  
 30 Year Fixed Mortgage, 5/1, 7/1, 10/1 ARM and I/O options  
**Vacation Rental Properties (AirBNB allowed)**  
**Portfolio Loans for 2+ Properties (ave. property value \$100k)**

FICO	LTV	Max LTC	Rates
700+	80%	80%	3.75% - 5.95%
680-700	75%	75%	4.00% - 5.95%
620-679	60%	70%	4.50% - 5.95%
Foreign Natl	70%	70%	4.50% - 6.25%

## Residential 1-4 units or Condominiums | 18 Month Bridge Loans for Purchase or Refinance

	LTV	Experience	Rate
Max 85% LTV	85%	10+	8.49%
Purchase	85%	3-9	9.99%
Cash Out Refi	80%	1-2	10.99%
Rate/Term Refi	80%	0	11.99%

Loan amounts \$75k - \$3mm  
 Minimum FICO 620  
 12-18 Month Term, Int Only Payments, Extensions Available  
 No tax returns required  
 No Pre-Pay Penalty

## Residential 1-4 units | Ground-Up Construction for Land & Construction

LTV	Rehab LTC	Experience	Rate
75% Land	100%	10+	8.49%
75% Land	100%	5+	9.99%
70% Land	100%	2+	10.99%
60% Land	100%	1+	11.99%

Loan amounts \$75k - \$3mm  
 Minimum FICO 650  
 12-24 Month Term, Interest Only Payments  
 No tax returns required  
 No Interest charged on the draw portion until funds are drawn

## Apartments & Mixed Use | Commercial Bridge Loans for Purchase & Rehab

Loan amounts from \$250k to \$5mm  
 Apartments 5+ units, Mixed Use with > 50% Residential  
 Minimum FICO 650  
 No tax returns required  
 No Interest charged on rehab portion until funds are drawn

LTV	Rehab LTC	Experience	Rate
80%	100%	10+	8.49%
80%	100%	3-9	9.99%
70%	100%	1-2	10.99%
70%	100%	0	11.99%

## Apartments & Mixed Use 5 to 35 units | Commercial Long Term 30 Year Purchase or Refinance

Loan amounts from \$250k to \$5mm  
 Apartments 5+ units, Mixed Use with > 50% Residential  
 Minimum FICO 680  
 30 Year Term Mortgage: 5/1, 7/1, 10/1 ARM and I/O options  
 3yr Pre-pay (3,2,1%) or 5yr Pre-pay (5,4,3,2,1%) options

FICO	LTV	Max LTC	Rate*
760+	75%	75%	5.25%
740-759	75%	75%	5.45%
700-739	75%	75%	5.65%
680-700	70%	70%	5.95%

## General Guidelines and Fees for Purchase/Rehab/LTR Loans

Underwriting Fee \$495  
 Legal Closing Fee \$995 (add \$195 per property for portfolio loans)  
 Appraisal cost from Appraisal Nation, Hybrid Appraisal or BPO Options  
 Points charged on all loans vary based on loan amount and product  
 Rehab loans less than \$125k require a lender fee of \$1250  
 Sub \$50k initial advance requires full boat interest +2% to the rate  
 Brokers protected, paid on the HUD, registration required  
 Lending in all states Except: AK, MN, NV, ND, SD, VT (AZ, CA, OR require Lic)



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