



**Leading Capital Provider for Private Lenders
and Commercial Mortgage Brokers**

Loans for Professional Residential Real Estate Investors





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TERM LOANS

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The background of the page is a photograph of an interior room undergoing renovation. The walls are a light, neutral color with white crown molding and baseboards. The floor is partially covered with grey protective sheeting, and stacks of light-colored wooden planks are visible. In the background, a doorway leads to another room where a blue paint can and a roller are on the floor, and a wooden ladder is leaning against the wall.

Fix & Flip

Bridge Loans

BRIDGE LOANS

FIX AND FLIP

PROPERTY TYPES: Residential (1-4 Units)

LOAN AMOUNT \$50,000 - \$25,000,000

MAXIMUM LOAN TO COST 90% of Purchase and 100% of Rehab Costs

MAXIMUM LOAN TO ARV 75%

TERM LENGTH Up to 18 months

RECOURSE Full Recourse



Ground Up

Bridge Loans

BRIDGE LOANS

GROUND UP

PROPERTY TYPES: Residential (1-4 Units)

LOAN AMOUNT \$50,000 - \$2,000,000

MAXIMUM LOAN TO COST (LAND) 50%|65% of Purchase (Land|Permitted Projects)
100% of Rehab Costs

MAXIMUM LOAN TO COST (TOTAL) 85%

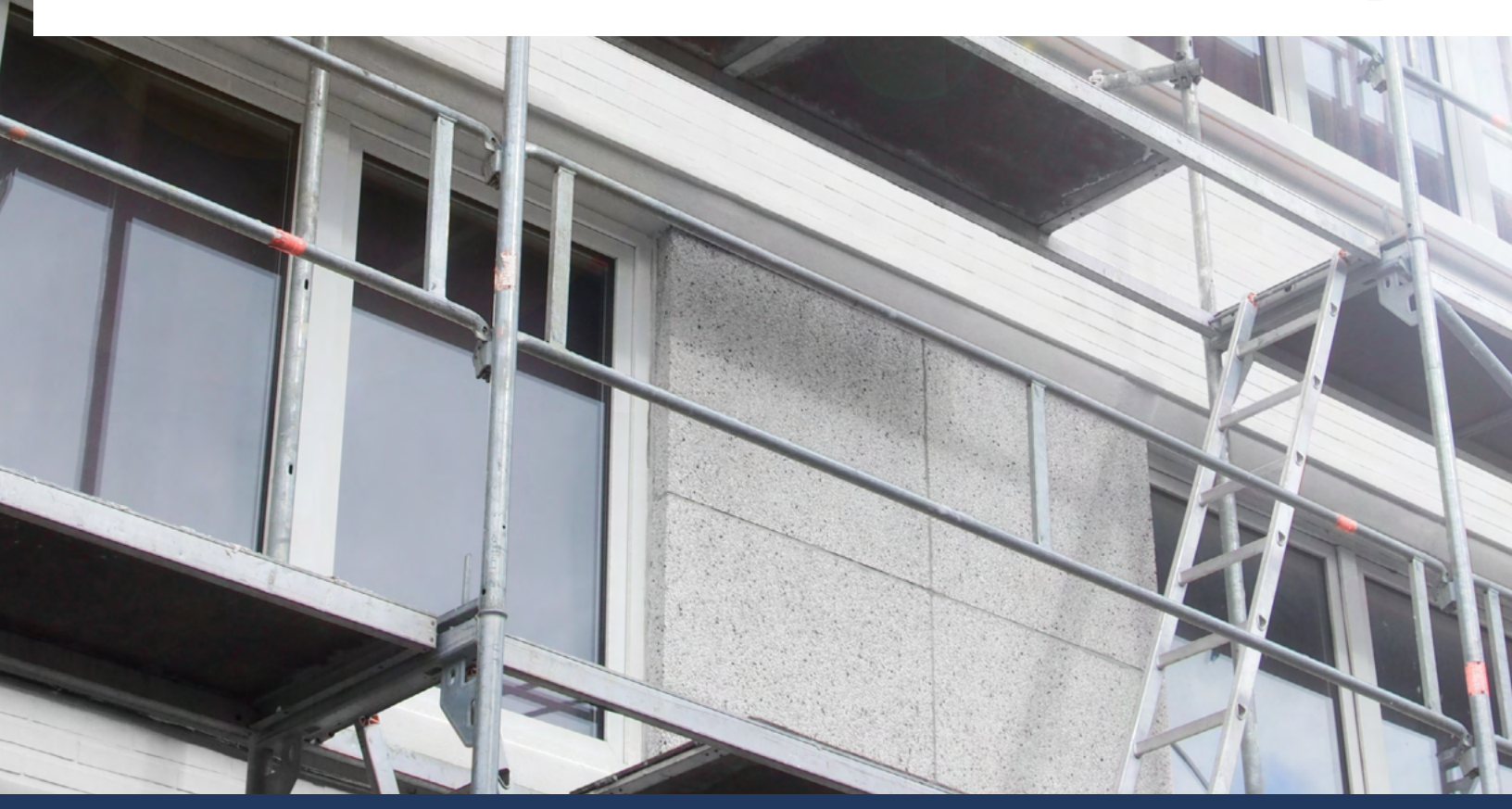
MAXIMUM LOAN TO ARV 75%

TERM LENGTH Up to 18 months

RECOURSE Full Recourse



Small Balance Multifamily



Bridge Loans

BRIDGE LOANS

SMALL BALANCE MULTIFAMILY

PROPERTY TYPES: Residential (5+ Units)

LOAN AMOUNT \$500,000+

LOAN TYPES Interest Only | Fixed/Adjustable Rate Mortgage Options

MAXIMUM LOAN TO COST

- Purchase Loans: 80% of Purchase/As-is Value + 100% of Rehab Costs
- Refinance Loans: 75% of As-is Value + 100% of Rehab Costs

MAXIMUM LOAN TO STABILIZED VALUE

75%

TERM LENGTH

Up to 24 months + Two 6-month Extensions

RECOURSE

- Loans ≤ \$2MM: Full Recourse
- Loans > \$2MM: Full Recourse or
- Limited Recourse with bad-boy carveouts
- Completion Guaranty/Reserve Replenishment Guaranty when applicable

MINIMUM GUARANTOR FICO

Mid-Score of 680



Single Property Rentals

Term Loans

TERM LOANS

SINGLE PROPERTY RENTALS

PROPERTY TYPES Single Family/2-4 Unit/Townhomes/PUD/Warrantable Condos

LOAN AMOUNT \$75,000 - \$2,000,000

LOAN TYPES 30-Year Fixed Rate Mortgage (Fully Amortizing)
5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)

MAXIMUM LOAN TO COST If Owned <3 months, 80% of Total Cost Basis
If Owned between 3 and 6 months, additional 5% haircut on Max Eligible LTV

**MAXIMUM LOAN TO AS-IS VALUE
(SUBJECT TO MINIMUM FICO)** ■ Purchase/Rate-Term Refinance: 80%
■ Cashout Refinance: 75%

**MINIMUM DEBT SERVICE COVERAGE
RATIO
(GROSS RENT/PITIA)** 1.20x

TERM LENGTH 30 Years

RECOURSE Full Recourse Only

MINIMUM GUARANTOR FICO Mid-Score of 680

LEASE REQUIREMENTS ■ Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent
■ Unleased Units: 90% of Market Rent (Purchase Loans only)



Rental Portfolios

Term Loans

TERM LOANS

RENTAL PORTFOLIOS

PROPERTY TYPES	<ul style="list-style-type: none">■ Single Family/2-4 Unit/Townhomes/PUD/Warrantable Condos■ 5-20 Unit Multifamily and Eligible Mixed Use Properties allowed up to 15% of Loan Amount
LOAN AMOUNT	\$150,000 - \$50,000,000
LOAN TYPES	30-Year Fixed Rate Mortgage (Fully Amortizing) 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)
MAXIMUM LOAN TO COST	If Owned <3 months, 80% of Total Cost Basis If Owned between 3 and 6 months, additional 5% haircut on Max Eligible LTV
MAXIMUM LOAN TO AS-IS VALUE (SUBJECT TO MINIMUM FICO)	<ul style="list-style-type: none">■ Purchase/Rate-Term Refinance: 80%■ Cashout Refinance: 75%
MINIMUM DEBT SERVICE COVERAGE RATIO (NET CASH FLOW/DEBT SERVICE)	1.20x
TERM LENGTH	5, 10 & 30 Years
RECOURSE	Non Recourse with "bad-boy" carveouts and Pledge of Equity of Borrowing Entity
MINIMUM GUARANTOR FICO	Mid-Score of 680
LEASE REQUIREMENTS	Minimum Occupancy Rate of 90% by Unit Count <ul style="list-style-type: none">■ Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent■ Unleased Units: 90% of Market Rent (Purchase Loans only)

A low-angle photograph of a modern, multi-story apartment building. The building features white facades, large windows, and prominent balconies with glass railings. The balconies are cantilevered, creating a sense of depth and architectural complexity. The sky is a clear, bright blue with some light clouds. The overall aesthetic is clean, contemporary, and professional.

Multifamily Term

Term Loans

TERM LOANS

MULTIFAMILY TERM

PROPERTY TYPES	<ul style="list-style-type: none">■ 5+ Unit Residential Properties■ Eligible Mixed Use Properties (residential rental SF is GREATER than commercial rental SF)
LOAN AMOUNT	\$500,000 - \$10,000,000
LOAN TYPES	30-Year Fixed Rate Mortgage, OR 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)
MAXIMUM LOAN TO COST	If Owned <3 months, 80% of Total Cost Basis If Owned between 3 and 6 months, additional 5% haircut on Max Eligible LTV
MAXIMUM LOAN TO AS-IS VALUE (SUBJECT TO MINIMUM FICO)	<ul style="list-style-type: none">■ Purchase/Rate-Term Refinance: 75%■ Cashout Refinance: 75%
MINIMUM DEBT SERVICE COVERAGE RATIO (NET CASH FLOW/DEBT SERVICE)	1.20x - 1.40x, based on subject market classification (Top, Standard, Small, Very Small)
TERM LENGTH	30 Years
RECOURSE	Full Recourse or Non Recourse with bad-boy carveouts and Pledge of Equity
MINIMUM GUARANTOR FICO	Mid-Score of 680
LEASE REQUIREMENTS	Minimum Occupancy Rate of 90% by Unit Count <ul style="list-style-type: none">■ Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent■ Unleased Units: 90% of Market Rent (Purchase Loans only)



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