



LOAN PROGRAMS

 925-658-8986





NON-QM

DSCR

Close DSCR loans with the fastest turn times in the industry

- ✓ No ratio loans
- ✓ No income no employment
- ✓ Condotels, mixed use, 5-8 units
- ✓ Condotels, mixed use, 5-8 units

12/24 Months Bank Statements

The perfect fit for self-employed borrowers

- ✓ Personal / business / combined
- ✓ As low as 3 month reserves
- ✓ Concierge Service to calculate income

ITIN

Expand your mortgage portfolio for borrowers without a SSN

- ✓ Min. FICO 660 and up to 80% CLTV for Super Prime program
- ✓ Min. FICO 700 and up to 70% CLTV for DSCR
- ✓ Loan Amounts up to \$1.5 Million

1Y + 2Y P&L

The simplest alternative solution for self-employed borrowers

- ✓ P&L by Licensed CPA, Enrolled Tax Agent, or Licensed Tax Preparer
- ✓ 2 months of bank statements required
- ✓ Loan amounts up to \$4 million

1Y or 2Y Full Doc Non-QM

Take advantage of Non-QM flexibility for Full Doc borrowers

- ✓ Loan amounts up to \$4 million
- ✓ DTI up to 55% on owner-occupied
- ✓ 1Y credit event allowed

1099

Ideal loan for sole proprietors or contract individuals

- ✓ 1099s for last 1 year
- ✓ 1 year history with same employer
- ✓ Gift funds allowed

WVOE

Loan solution for salaried borrowers with no tax returns

- ✓ FNMA Form 1005
- ✓ 3 month reserves
- ✓ No tax returns required

Asset Utilization

Qualify high net-worth individuals with their accumulated capital

- ✓ Qualifying assets / 60
- ✓ 3 month reserves
- ✓ Checking, savings, stocks, bonds

Foreign Nationals DSCR

Qualify Foreign Nationals with minimal documentation and fast closings

- ✓ Loan amounts up to \$2 million
- ✓ Cash-out allowed
- ✓ DSCR < 1 requires min FICO 680 or No FICO

Foreign Nationals Full Doc

Qualify Foreign National borrowers with overseas income

- ✓ Loan amounts up to \$2 million
- ✓ Cash-out allowed
- ✓ DSCR < 1 requires min FICO 680 or No FICO





LOAN PROGRAMS

JUMBO

Prime Jumbo

A solution for borrowers seeking large home loans

- ✓ Loan amounts up to \$2.5 million
- ✓ DTI up to 45%
- ✓ No MI required

SECOND LIEN

Second Mortgage

A solution to secure additional funding with existing equity

- ✓ Loan amounts up to \$500,000
- ✓ DTI up to 50%
- ✓ Owner-occupied, second home, investment, Foreign National

MULTI FAMILY

Short Term

FundRock Capital offers short-term bridge financing, fix and flip financing

- ✓ 12 – 18 Months
- ✓ \$250k – \$2.5M
- ✓ Cash-Out: Up to 65% of the As-Is Value

Long Term

FundRock Capital offers long-term bridge financing, fix and flip financing

- ✓ 30-Years
- ✓ \$100k – \$2M
- ✓ Cash-Out: Up to 65% of the As-Is Value

CONSTRUCTION

New Construction

FundRock Capital is able to provide financing to cover all of your ground-up construction needs

- ✓ 12 – 24 Months
- ✓ \$100k* – \$2M
- ✓ Starting at 10.99%

Build to Rent

Construction loans for builders with a build to rent strategy. Save time, money, and headaches

- ✓ Fast, simple closings
- ✓ 13, 19, 24-month term
- ✓ Non-recourse available

Bridge Plus

Free up working capital with a bridge loan for new construction financing on completed new home inventory

- ✓ Exterior valuations
- ✓ Up to 80% LTV
- ✓ 13, 19, 24-month





HARD MONEY

Hard Money

A solution to bridge the gap when transitioning from one home to another

- ✓ **Loan amounts up to \$2.5 million**
- ✓ **5-year interest only**
- ✓ **Close in an LLC**

FIX & FLIP

RCN Capital's ARV Loan Program offers financing for up to 90% of the purchase price

- ✓ **\$100k for Single-Family**
- ✓ **\$350k for Multi-Family**
- ✓ **12 – 18 Months**

STABILIZED BRIDGE

FundRock Capital's ARV Loan Program offers financing for up to 90% of the purchase price

- ✓ **PURCHASE LTV Up to 75%**
- ✓ **REFINANCE LTV Up to 70%**
- ✓ **CASH-OUT LTV Up to 65%**

