

# LOAN PROGRAMS

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# //LOAN PROGRAMS

# 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

## 1Y + 2Y P&L

The simpliest 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

## WVOE

Loan solution for salaried borrowers with no tax returns

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

#### 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

## **Asset Utilization**

Qualify high net-worth individuals with their accumulated capital

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

#### 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

## 1099

Ideal loan for sole proprietors or contract individuals

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

#### Foreign Nationals DSCR

Qualify Foreign Nationals with minimal documentation and fast closings

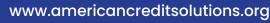
- ✓ Loan amounts up to \$2 million
- 🗹 Cash-out allowed
- ✓ DSCR < 1 requires min FICO 680 or No FICO

#### 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







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# 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

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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
- Mon-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
- \_\_\_\_





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# 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

- 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%





