

Real Estate Investors: A Few of Our 2022 Favorite Funding Programs



3 Residential Rental Programs

1. Lending Up to 80% LTV (Based on credit score)

Loan amounts: \$50K - \$2M

Property type: Residential 1-4 unit, Townhomes, PUD & Condos

Term: 30 years fixed

PPP: Declining 5-4-3-2-1

Rates from 5.99%

Credit: 620+

Debt Service Coverage Ratio (DSCR): 1.10

Lending in Most Areas

Caveat: Minimum As-Is Appraised Value: \$100k

[Request a Refinancing Quote](#)

[Request a Purchase Quote](#)

973.509.1903 Ext. 1



www.MorlinoandLathea.com



Profile of recent deal under this program:

New Investor – 1st Property

LLC Entity

Investor Challenge: Limited Cash

Purchase: SFR

Loan Amount: \$65K

LTV: 65%

Score: Just below 640

Term: 30 years fixed

Rate: 7.275%

No Lender Points

2. Lending Up to 80% LTV on Purchase and Up to 75% on Refinance/Cash-out

Loan amounts: \$75K - \$5M

Property type: Residential 1-4 unit, Townhomes & Condos

Term: 30 years fixed

PPP: Declining 5-4-3-2-1

Rates from 5%

Credit: 680+

Minimum Debt Service Coverage Ratio (DSCR): 1

Lending in Most Areas

Caveat: No first-time investors

[Request a Refinancing Quote](#)

[Request a Purchase Quote](#)

Profile of recent deal under this program:

Experienced Investor – Owns 8 properties

LLC Entity

Refi/Cash-out: SFR

Purchased property free and clear 3 months ago

Loan Amount: \$127,400

LTV: 70%

Score: 786

Term: 30 years fixed

Rate: 4.75% **(My client received this rate right before the rates increased·)**

3. Lending Up to 80% LTV on Purchase and Refinance/ Cash-out

Loan amounts: \$75K - \$10M

Property type: Residential 1-4 unit, 5+ Multi-Family

Term: 30 years fixed

Rates from 5.75%

Credit: 620+

Minimum Debt Service Coverage Ratio (DSCR): 1.10+

Lending in Most Areas

[Request a Refinancing Quote](#)

[Request a Purchase Quote](#)

Profile of recent deal under this program:

Experienced Investor – Owns 9 properties

LLC Entity

Refinance: SFR

Loan Amount: \$140,700

LTV: 80%

Score: 710

Term: 30 years fixed

Rate: 5.6% **(My client received this rate right before the rates increased·)**

Fix/Flip Program

Fix/Flip Residential Property type: 1-4 Family and Commercial 5+ Units

Loan Amounts: \$75k-\$7.5M & \$250k – \$10M for Multi-Family (5+)/Mixed-Use

LTV of Purchase price: up to 90% based on experience - Rehab amount: 100%

ARV: Up to 75%

Rate: 7%+

Term: 12 months

FICO: 620+

Lending in Most States

[Request a Purchase Quote](#)

Profile of recent deal under this program:

Experienced Investor: 6 completed flips over last 36 months

Purchase loan amount: \$96,300 (90% LTV)

Rehab loan amount: \$30K (100% LTV)

Rate: 7.74%

Term: 12 months

Score: 700

Unsecured Gap Financing for property down payments and when smaller amounts of cash is needed to purchase and/or rehab properties.

This is not 2nd position financing and does not require collateral.

Line of Credit - Loan amounts from \$20K - 50K - Rates are 5% - 12%

Term Loan - Up to \$100K - Rates are 5% - 25%

No cost to you until you have access to your funds.

There is a one-time fee that can be paid out of the proceeds of the loan amount.

Credit Score: 670+

Doesn't hurt your credit to learn your options.

Interested? Send us your recent (within 30 days) tri-merge credit report & scores. We will! let you know how much you'll likely get approved for.

Which one of our financing programs will work for you?

Don't see a program for your property type – Just Ask!

Questions? Email or call us.

[Check-Out More of Our Financing Programs](#)