M&L CAPITAL PARTNERS

REAL ESTATE INVESTOR FINANCING

3 Ways to Fund Your Next Deal

Whether you are scaling your portfolio with long-term rentals or capitalizing on quick fix-and-flip profits, we have three aggressive financing programs built to close.

01 | Fix & Flip Financing (Short-Term Capital)

02 | DSCR Investor Program (Long-Term Rentals)

03 | Credit-Challenged DSCR (300+ Credit Scores)

PROGRAM 01 • SHORT-TERM CAPITAL

Fix & Flip Financing

Perfect for value-add residential projects and first-time investors.

Loan Amount	**Up to $3 Million**
Rehab Coverage	**Up to 100% of rehab costs (95% Max LTC)**
Leverage	**Up to 75% Loan-to-ARV**
Closing Speed	**10 days or less with 24-hour digital draws**
Credit Score	**660+**
Appraisal	**No 3rd party appraisal required under $1M**
Program Perks	**Starting rates from 7.99% • No pre-payment penalties**

PROGRAM 02 • LONG-TERM RENTAL CAPITAL

DSCR Investor Program

Built for cash-flowing 1–4 unit investor properties using streamlined, long-term financing.

Loan Amount	**$125,000 to $2 Million**
Loan Structure	**30-Year Fixed with interest-only options available**
Max Leverage	**Up to 80% LTV for purchases (75% for Refi/Cash-Out)**
Qualifications	**Minimum FICO of 680 and minimum DSCR of 1.00x**
Program Perks	**Free appraisals and competitive pricing**

PROGRAM 03 • COMMON-SENSE UNDERWRITING

Credit-Challenged DSCR

If you’re credit-challenged due to unfortunate life events, we can help. Many lenders stop reviewing when they see a bankruptcy, foreclosure, or late payments—judging you as a risk before hearing what you’re trying to do. We partner with a lender that operates like a financial partner, not a gatekeeper. They want to underwrite the deal.

Credit Score	**Scores down to 300**
Residential LTV	**Up to 75% LTV for 1–4 units**
Commercial LTV	**Up to 70% LTV (Commercial & Mixed-Use)**
Loan Terms	**30-year long-term financing (5-year PPP)**

GET STARTED TODAY

Ready for a Quote?

Send Us Your Deal to Review

Have a purchase or refinance scenario ready to go? Complete our Purchase Quick App or Refinance App, or reach out directly to discuss your property.

Lathea Morris

Principal, M&L Capital Partners

973.509.1903 Ext. 1

Complete Our Purchase Quick App or Refinance App for a Quote