



# **LOAN PROGRAMS**



# 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 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%**

