

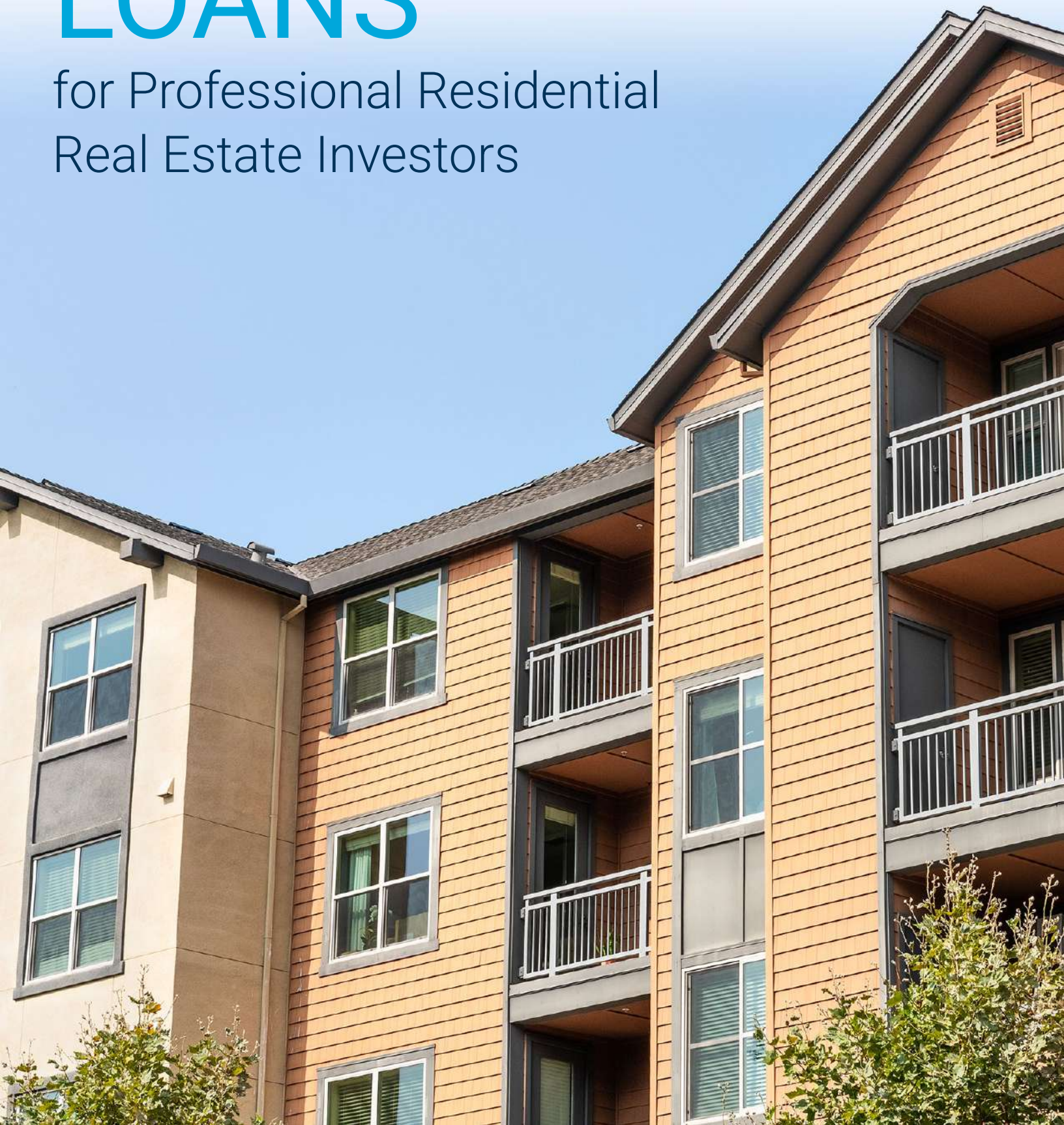


FINANCE *of* AMERICA
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by Roc360

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LOANS

for Professional Residential
Real Estate Investors





OUR PRODUCTS >

SHORT-TERM LOANS >

Fix & Flip	3
Ground-Up Construction	4
Stabilized Bridge	5

LONG-TERM LOANS >

Single Property Rental	6
Rental Portfolio	7

NATIONWIDE LENDER >

Where FACo is licensed	8
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SHORT-TERM LOANS

FIX & FLIP

Property Types	Non-owner occupied: Attached or detached SFR 2-4 unit properties Townhomes Warrantable condos
Loan Amount	\$50K - \$3MM
Term	12 months standard 18 month option case-by-case
Maximum LTC (% of purchase price)	Up to 90% LTC
Maximum Loan-To-Value (LTV)	Up to 70% ARLTV
Recourse	Full Recourse Only





SHORT-TERM LOANS GROUND-UP CONSTRUCTION

Permitted Property Types

Eligible:

Non-owner occupied 1-4 unit residential

Townhomes

Condos

Ineligible:

Mixed use properties

5+ unit multifamily properties

Condotel

Co-ops/TICs

Commercial property

Log Homes

Properties subject to oil and/or gas leases

Operating farms, ranches, or orchards

Vacation or seasonal rentals

Rural properties

Loan Amount

Min: \$50,000

Max: \$3,000,000

Term Length

12 months, Up to 18 at Lender discretion

Maximum Loan-To-Cost

Up to 75% of the lower of land value or purchase price/60% if unpermitted, plus 100% of construction

Max 85% of total project costs

LTC Catch Up Draw to raise initial advance to 75% at approval of required plans/permits post-closing

Maximum Loan-To-ARV

Up to 70%

Recourse

Full Recourse





SHORT-TERM LOANS STABILIZED BRIDGE

Property Types	Single family/2-4 Unit/Townhomes/PUD/Warrantable condos
Loan Amount	Min: \$50,000 Max: \$3,000,000
Term Length	12 months, up to 18 at Lender discretion
Minimum FICO	660
Maximum Loan-To-Cost	85% of purchase price + verified completed capex if property owned < 6 months
Maximum Loan-To-Value	70% LTV
Minimum DSCR	1.10 exit DSCR based on lower of in place rent and market rent





LONG-TERM LOANS

SINGLE PROPERTY RENTAL

Property Types	Single family residences (SFR) 2-4 unit properties Warrantable condos Townhomes PUD
Minimum Loan Amount	\$75k - \$2MM
Loan Types	30-Year fixed rate mortgage (fully amortizing or Partial IO) 5/6, 7/6, 10/6 hybrid ARMs (partial IO or fully amortizing)
Term	30 years
Minimum FICO	660
Maximum Loan-To-Cost	If owned < 3 months, 80% of total cost basis
Maximum Loan-To-Value (LTV)	Up to 80% on purchase and rate & term. Up to 75% on cash-out
Minimum Debt Service Coverage Ratio (Gross Rent/PITIA)	1.05x
Recourse	Full Recourse only
Lease Requirements	Leased Units: Lower of (i) in-place rent & (ii) market rent Unleased Units: 90% of market rent



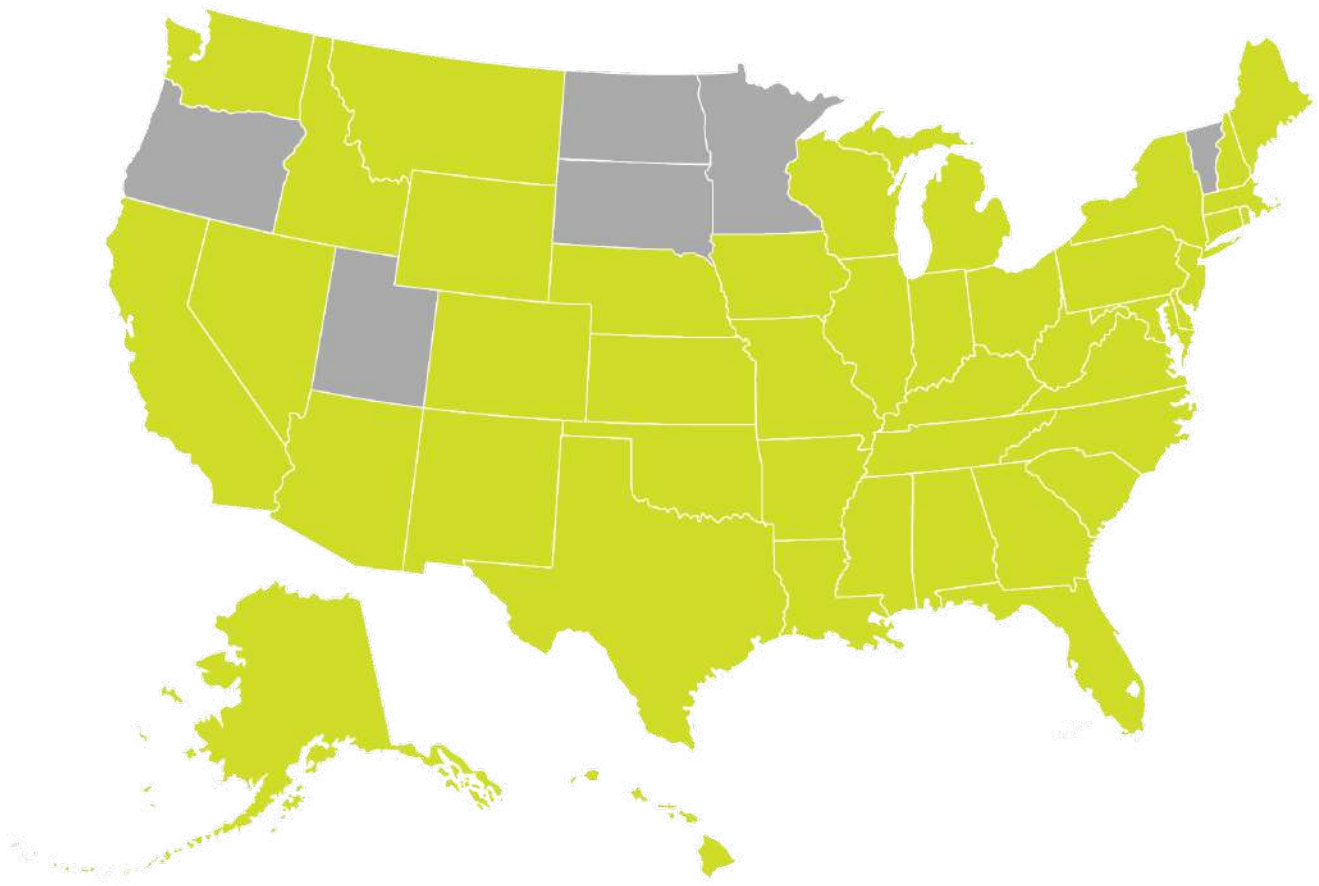


LONG-TERM LOANS RENTAL PORTFOLIO

Property Type	Non-Owner Occupied: Single family residences (SFR) 2-4 unit properties Warrantable condos Townhomes PUD
Loan Amount	Minimum Property Value: \$72K Maximum Loan Amount: \$2MM
Minimum FICO	660
Maximum Loan-To-Value (LTV)	Up to 80% on purchase and rate/term refi. Up to 75% on cash-out
Minimum Debt Service Coverage Ratio (net cash flow/debt service)	1.05x
Recourse	Full Recourse with Pledge of Equity of Borrowing Entity
Lease Requirements	Minimum occupancy rate of 90% by unit count Leased Units: Lower of (i) In-place rent & (ii) Market rent Unleased Units: 90% of market rent



NATIONWIDE LENDER >



FACo is licensed in 44 states and the District of Columbia with the exceptions of MN, ND, OR, SD, UT and VT.



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