

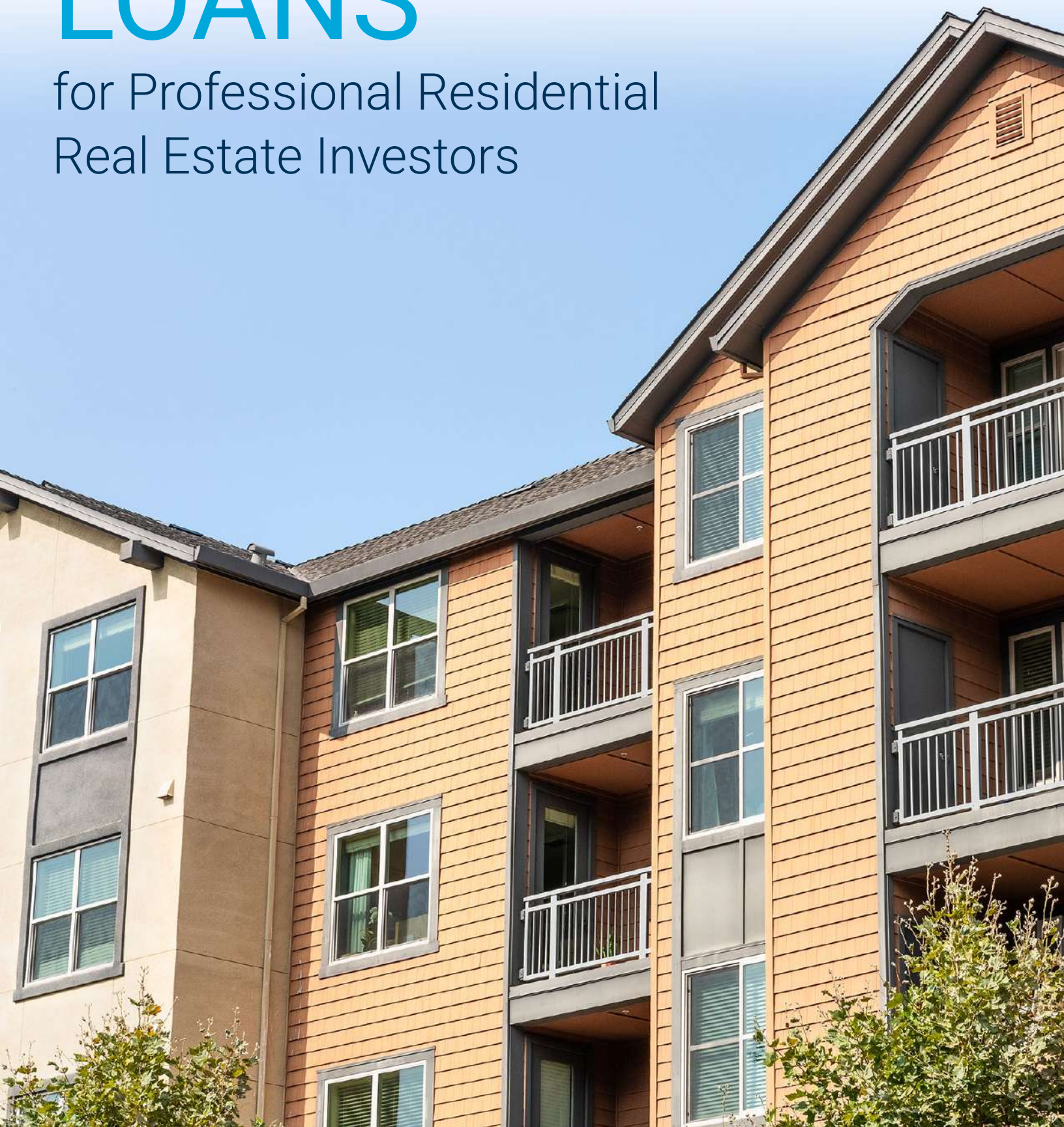


FINANCE *of* AMERICA  
— COMMERCIAL —  
*by* Roc360

■ [FACOLENDING.COM](https://facolending.com)

# 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
------------------------	---







## 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 75% 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  
Condotels  
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
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





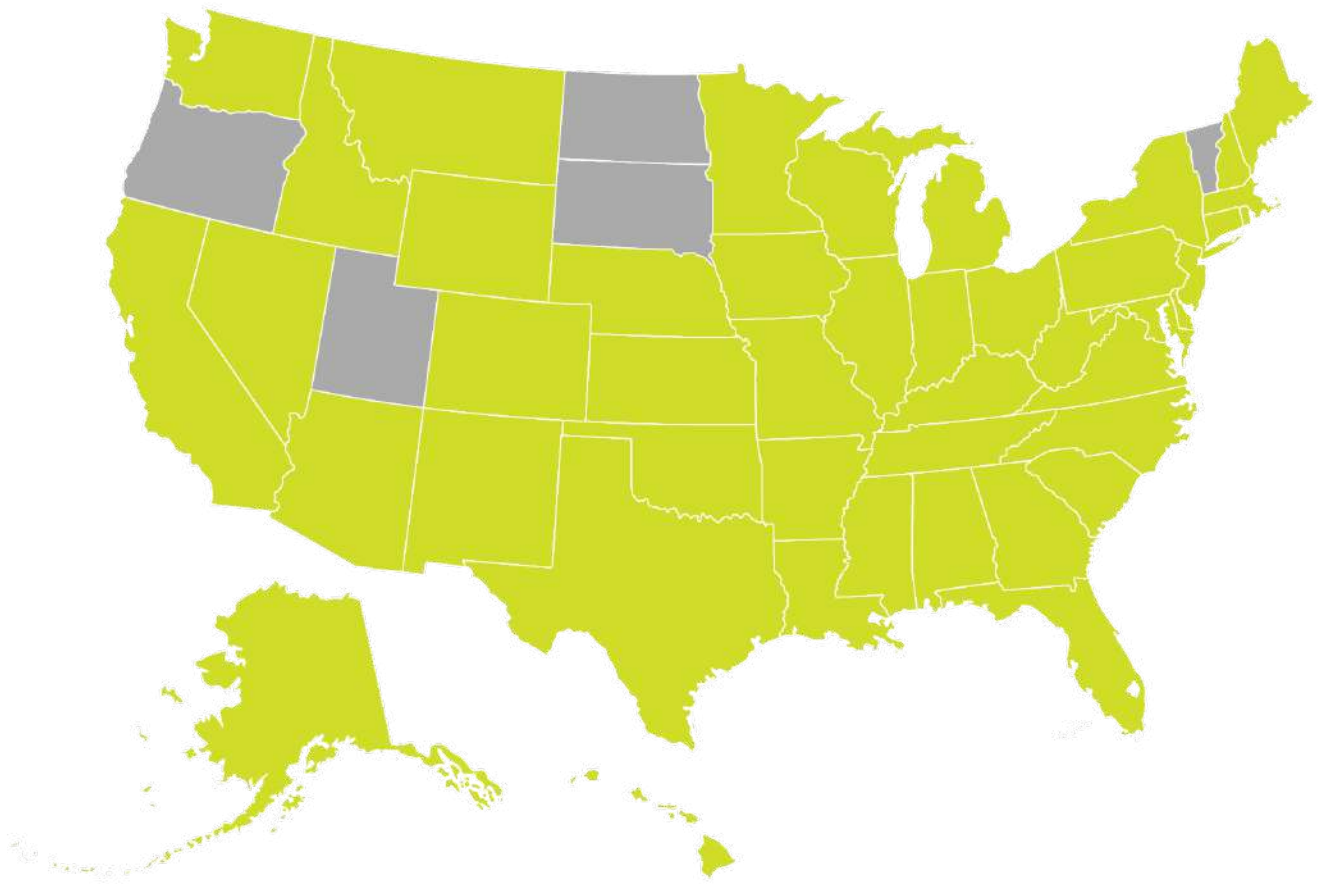
## LONG-TERM LOANS RENTAL PORTFOLIO

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	680
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 45 states and the District of Columbia with the exceptions of: ND, OR, SD, UT and VT.**



**FINANCE *of* AMERICA**  
— COMMERCIAL —  
*by Roc360*

866.464.3226

[www.facolending.com](http://www.facolending.com)





## Follow FACo Lending



This is not a commitment to lend. Rates advertised are the lowest offered. Actual rates and offers may vary based on approval criteria, including but not limited to borrower FICO score, previous experience, period of ownership, etc. Leverage advertised is the highest offered. Actual leverage and offers may vary based on approval criteria, including but not limited to borrower FICO score, previous experience, period of ownership, etc. At this time, we are unable to lend in North Dakota, Oregon, South Dakota, Utah, and Vermont. Finance of America Commercial is part of the Roc360 family of companies. A Roc360 affiliate is licensed as a California Finance Lender under Department of Financial Protection and Innovation 60DBO-69051; Arizona Commercial Mortgage Banker License 1002735; Florida Mortgage Lender Servicer License MLD1778; Nevada Mortgage Company (License #5100); North Carolina Loan Broker

Follow FACo Lending:

©2025 Finance of America Commercial. All rights reserved. Equal housing lender.

Published: 06 June 2025