

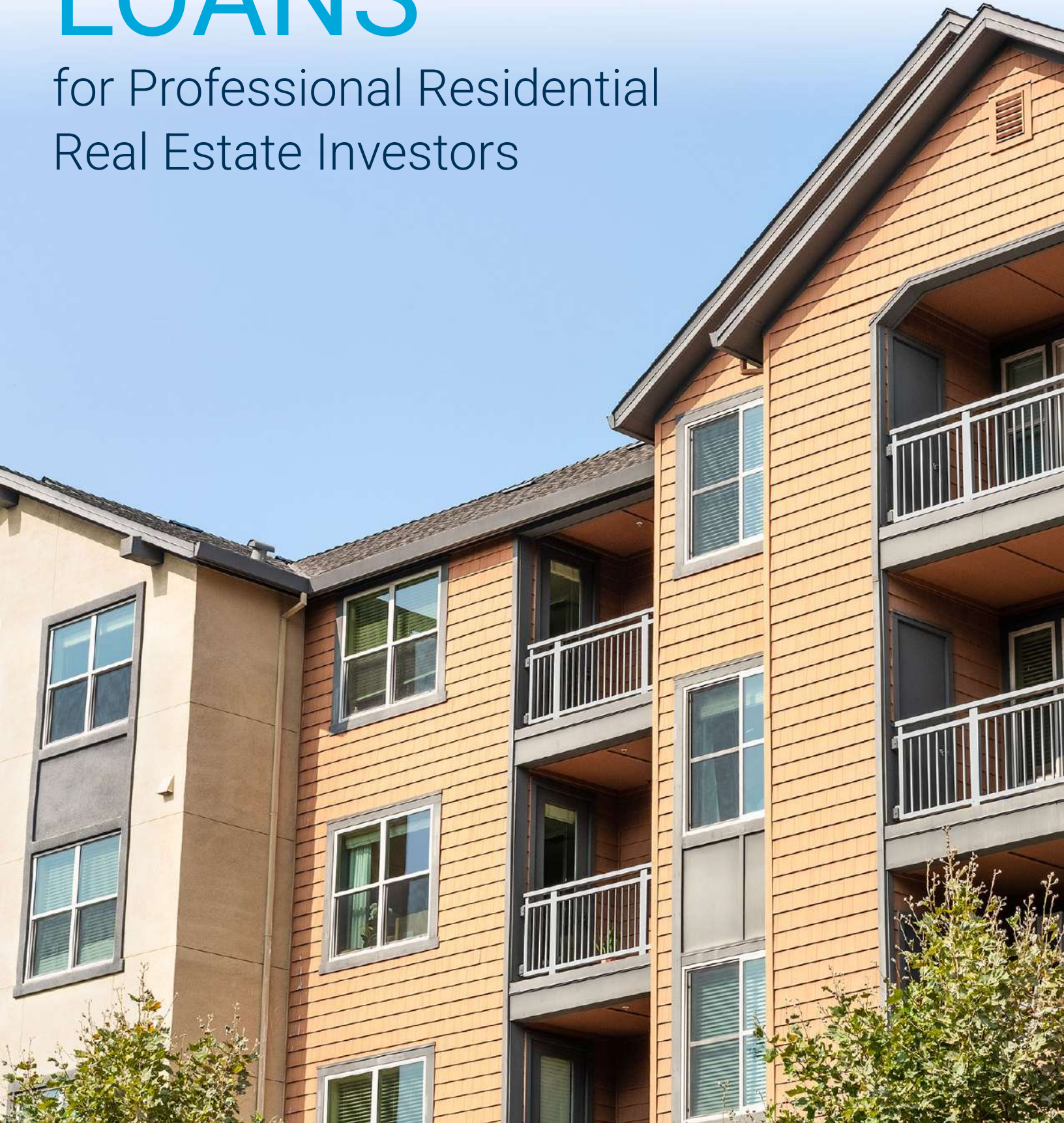


FINANCE *of* AMERICA
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LOANS

for Professional Residential
Real Estate Investors





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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 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



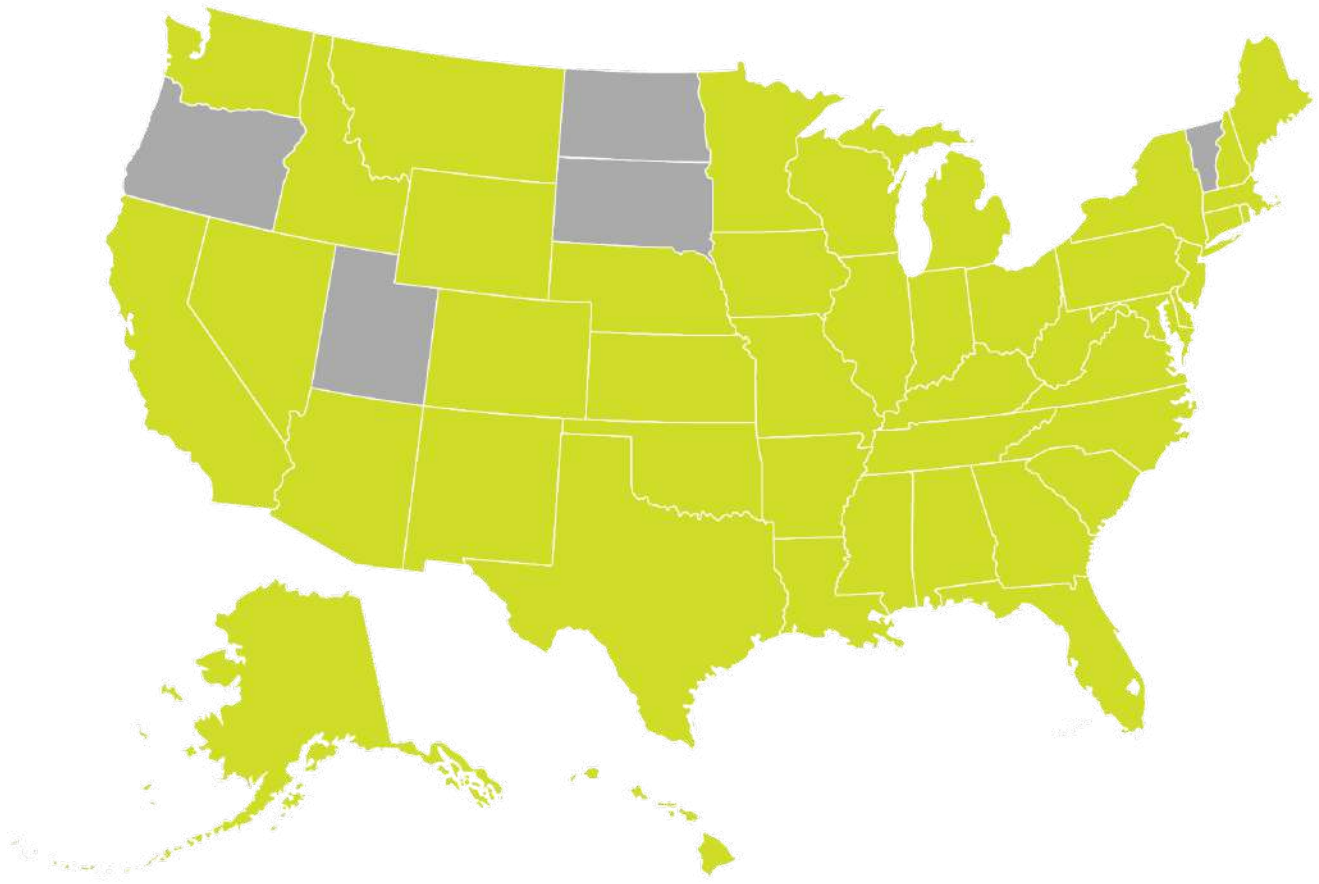


LONG-TERM LOANS RENTAL PORTFOLIO

Property Type	<p>Non-Owner Occupied: Single family residences (SFR) 2-4 unit properties Warrantable condos Townhomes PUD</p>
Loan Amount	<p>Minimum Property Value: \$72K Maximum Loan Amount: \$2MM</p>
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	<p>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</p>



NATIONWIDE LENDER >



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