



## Bridge Loan Matrix

Bridge Loan Program		
<b>Term:</b>	12 or 18 month interest only	
<b>Experience (last 3 yrs)</b>	<b>Loan Purpose</b>	<b>LTV</b>
<b>0</b> (min 700 FICO)	Purchase	70%
	R/T Refinance	65%
	Cash Out	60%
<b>1 - 2</b>	Purchase	75%
	R/T Refinance	70%
	Cash Out	65%
<b>3 +</b>	Purchase	80%
	R/T Refinance	75%
	Cash Out	70%
Restrictions may apply based on property types and values.		

Bridge Loan Program	
<b>Experience:</b>	Based on the total number of investment properties owned over the prior three years
<b>Eligible properties:</b>	1-4 unit SFR, multi-family up to 20 units Mixed-use (must be > 50% residential, Class A or B)
<b>Loan amount:</b>	\$100,000 - \$3,000,000
<b>Property condition:</b>	No rehab needed. C4 & Q5 or better
<b>DSCR:</b>	Minimum 1.00 DSCR for LTV > 70% and cash out loans
<b>Min FICO:</b>	660, with the following exceptions: <ul style="list-style-type: none"> <li>Cash out: LTVs reduced by 5% below 700 score</li> </ul>
<b>Payment history:</b>	0x60x24 housing payment history
<b>Reserves:</b>	6 months PITIA
<b>Foreign nationals:</b>	By exception only
<b>Bankruptcies:</b>	3 years
<b>Foreclosures:</b>	5 years

### Lending in:

AL, AR, CO, CT, DC, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, MI, MO, MS, NC, NE, NJ, OH, PA, SC, TN, TX, VA, WI, WV, WY

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