



Bridge Loan Program		
Term:	12 or 24 month interest only	
Experience (last 3 yrs)	Loan Purpose	LTV
0 - 1 (min 680 FICO)	Purchase	70%
	Rate/term	70%
	Cash out	65%
2 - 3	Purchase	75%
	Rate/term	70%
	Cash out	65%
4 +	Purchase	75%
	Rate/term	75%
	Cash out	70%
Experience:	Based on the total number of investment properties owned over the prior three years	
Eligible properties:	1-4 unit SFR Mixed-use (must be > 50% residential, Class A or B)	
Property values:	\$125,000 - \$2,000,000	
Property status:	No rehab needed	
Property condition:	C3 & Q4 or better	
Min FICO:	620 (LTV/LTC reduced below 660)	
Payment history:	0 x 60 24-month housing payment history	
Borrower liquidity:	6 months of interest, taxes, and insurance	
Bankruptcies:	3 years	
Foreclosures:	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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These guidelines are current as of June 23, 2020 and are subject to change without notice. Other terms and conditions may apply.