



# Residential and Commercial Loan Products

Express Capital Financing is a direct private capital provider for residential and commercial real estate assets. We fund debt and/or equity structured transactions for unique or difficult situations. We have access to a conduit lending platform as well that allows us to fund deals that may not fit on our balance sheet but are still successful projects. This provides flexibility for you, and allows us to always evaluate each deal individually and provide the best rate/terms available.

## Residential Fix and Flip (Purchase and Refi):

<b>Guidelines:</b>	<b>Criteria</b>
<b>Minimum Loan Amount</b>	\$75,000
<b>Maximum Loan Amount</b>	No maximum
<b>Maximum LTV</b>	90% of purchase price 100% of rehab 70% of ARV 85% of the as is value
<b>Purpose</b>	Purchase Refinance
<b>Lien Position</b>	First only
<b>Timing</b> <i>(estimated)</i>	Term Sheet: 24-48 hours Closing: 2 weeks
<b>Term</b>	6-18 months
<b>Location</b>	Nationwide
<b>Interest Rates</b>	7.5%-12.50%
<b>Rehab Holdback</b>	Only incurs interest as the monies are drawn upon
<b>Origination Fees</b>	2.00-4.00 points
<b>Amortization</b>	Interest only
<b>Recourse</b>	Recourse
<b>Borrower Entity</b>	Individual or Entity
<b>Minimum Credit Score</b>	550 or higher



# EXPRESS CAPITAL FINANCING

## Commercial Mortgages (**Purchase and Refi**):

<b>Guidelines:</b>	<b>Criteria</b>
<b>Minimum Loan Amount</b>	\$100,000
<b>Maximum Loan Amount</b>	\$5,000,000
<b>Maximum LTV</b>	Purchase - 75% Of Purchase Price Refinance - 65% Of As is Value
<b>Purpose</b>	Purchase Refinance
<b>Lien Position</b>	First only
<b>Timing</b> <i>(estimated)</i>	Term Sheet: 24-48 hours, Closing: 3-4 weeks .
<b>Term</b>	30 Years
<b>Location</b>	Nationwide
<b>Interest Rates</b>	4.25% - 8.75%
<b>Rehab Holdback</b>	None, Select Cases Only.
<b>Origination Fees</b>	2.00-4.00 points
<b>Amortization</b>	25-30 Years
<b>Recourse</b>	Recourse
<b>Borrower Entity</b>	Entity
<b>Minimum Credit Score</b>	650 or higher



# EXPRESS CAPITAL FINANCING

## Commercial Fix and Flip (Purchase and Refi):

<b>Guidelines:</b>	<b>Criteria</b>
<b>Minimum Loan Amount</b>	\$75,000
<b>Maximum Loan Amount</b>	No maximum
<b>Maximum LTV</b>	80% of purchase price 100% of rehab 70% of ARV 75% of the as is value
<b>Purpose</b>	Purchase Refinance
<b>Lien Position</b>	First only
<b>Timing</b> <i>(estimated)</i>	Term Sheet: 24-48 hours Closing: 2 weeks
<b>Term</b>	6-18 months
<b>Location</b>	Nationwide
<b>Interest Rates</b>	8.0%-12.90%
<b>Rehab Holdback</b>	Only incurs interest as the monies are drawn upon
<b>Origination Fees</b>	2.00-4.00 points
<b>Amortization</b>	Interest only
<b>Recourse</b>	Recourse
<b>Borrower Entity</b>	Individual or Entity
<b>Minimum Credit Score</b>	550 or higher



# EXPRESS CAPITAL FINANCING

## Bridge (Purchase and Refi):

<b>Guidelines:</b>	<b>Conduit</b>
<b>Minimum Loan Amount</b>	\$1,000,000 (lower on case by case)
<b>Maximum Loan Amount</b>	No maximum
<b>Maximum LTV</b>	85% of purchase price 100% of capx reserves for improvements 85% of appraised value
<b>Purpose</b>	Purchase Refinance
<b>Lien Position</b>	First only
<b>Timing</b> <i>(estimated)</i>	Term Sheet: 24-48 hours Closing: 3 weeks
<b>Term</b>	12-60 months (w/ option to convert automatically to perm)
<b>Location</b>	Nationwide
<b>Interest Rates</b>	Starting at 4.99%
<b>Rehab Holdback</b>	Incurs interest upon closing
<b>Origination Fees</b>	Starting at 1 point
<b>Amortization</b>	Interest only
<b>Recourse</b>	Recourse
<b>Borrower Entity</b>	Individual or Entity
<b>Minimum Credit Score</b>	500 or higher



# EXPRESS CAPITAL FINANCING

## Stated Income (Purchase and Refi):

<b>Guidelines:</b>	<b>Conduit</b>
<b>Minimum Loan Amount</b>	\$75,000
<b>Maximum Loan Amount</b>	\$5,000,000
<b>Maximum LTV</b>	75% of purchase price 75% of appraised value
<b>Purpose</b>	Purchase Refinance
<b>Lien Position</b>	First only
<b>Timing</b> <i>(estimated)</i>	Term Sheet: 24-48 hours Closing: 3 weeks
<b>Term</b>	30 year term
<b>Fixed Rate Term</b>	Up to 30 year fixed rates
<b>Location</b>	Nationwide
<b>Interest Rates</b>	Starting at 7%
<b>Origination Fees</b>	Starting at 1 point
<b>Recourse</b>	Recourse
<b>Borrower Entity</b>	Entity
<b>Minimum Credit Score</b>	650 or Higher



# EXPRESS CAPITAL FINANCING

## 1-4 Unit Permanent Non-Bank Product (Purchase and Refi):

<b>Guidelines:</b>	<b>Conduit</b>
<b>Minimum Loan Amount</b>	\$75,000
<b>Maximum Loan Amount</b>	\$1,000,000
<b>Maximum LTV</b>	75% of purchase price 75% of appraised value
<b>Purpose</b>	Purchase Refinance
<b>Lien Position</b>	First only
<b>Timing</b> <i>(estimated)</i>	Term Sheet: 24-48 hours Closing: 3 weeks
<b>Term</b>	30 year term
<b>Fixed Rate Term</b>	30 year fixed rate
<b>Location</b>	Nationwide
<b>Interest Rates</b>	Starting at 5.99%
<b>Origination Fees</b>	Starting at 1 point
<b>Recourse</b>	Recourse
<b>Borrower Entity</b>	Individual or Entity
<b>Minimum Credit Score</b>	620 min credit score



# EXPRESS CAPITAL FINANCING

## Unsecured Business Lines of Credit (FICO based)

<b>Guidelines:</b>	<b>Conduit</b>
<b>Minimum Loan Amount</b>	\$5,000
<b>Maximum Loan Amount</b>	\$150,000
<b>Utilization</b>	30% or less
<b>Inquires</b>	6 Or less per Bureau in the last 6 months
<b>Industry</b>	Any
<b>Bankruptcies</b>	None in last 10 years
<b>Timing</b> <i>(estimated)</i>	7-14 Days
<b>Term</b>	6-12 month terms
<b>Location</b>	Nationwide
<b>Interest Rates</b>	0% for the first 6-12 months, after that 8-13%
<b>Rehab Holdback</b>	Incurs interest upon closing
<b>Backend Fee</b>	10-15%
<b>Line type</b>	Revolving
<b>Recourse</b>	Personal Guarantee
<b>Borrower Entity</b>	Individual or Entity
<b>Minimum Credit Score</b>	680 or higher