

MULTIFAMILY ACQUISITION & REHAB LENDING PROGRAM

TYPICAL TRANSACTION TERMS			
Loan Type	• Senior 1 st mortgage loans only		
Loan Amount	• \$500,000 to \$5,000,000		
Maximum Term Amortization	• Up to 2 years • Interest Only		
Interest Rate	• 10%–12% fixed		
Origination Fee	• 2–3%		
Loan to Cost	• Up to 80% of purchase • Up to 100% of rehab		
Loan to After Repair Value	• Up to 65% of appraised value		
Other	• Nationwide platform • 6 months minimum interest • Interest reserves if no in-place cash flow • Borrower experience required		
ILLUSTRATIVE ADVANCE RATES			
Rehab/Purchase	Loan/Purchase	Loan/Rehab	ARLTV
<=50%	<=80%	<=100%	<=65%
51%-100%	<=70%	<=80%	<=60%
101%-200%	<=65%	<=70%	<=55%
>200%	case-by-case	case-by-case	N/A



Express Capital Financing has expanded its successful 1-4 family fix and flip lending program to include multifamily properties nationwide. This new program is targeted at smaller multifamily properties, typically those with less than 50 units, that need renovation and lease-up to stabilize rent rolls. Prior borrower experience in similar projects is required.

Express Capital Financing is a reliable capital partner for private lenders, offering quick turnaround times and preferred financing terms for repeat borrowers with an active pipeline of transactions.

CORPORATE OVERVIEW

Express Capital Financing is a specialty finance company that funds and services business purpose residential and commercial real estate loans. Express Capital Financing is a prominent lender of residential fix-and-flip loans, and has funded loans in 24 states since inception in partnership with an expanding list of partner lenders nationwide. Express Capital Financing offers a range of loan products in residential and commercial real estate, including:

- Single asset residential fix and flip loans up to \$2MM
- Portfolio lending for bulk purchase or refinance of residential fix-and-flip properties up to \$15MM
- Commercial real estate build-to-suit financing for single/multi-tenant retail properties up to \$10MM
- Fix-and-Flip loans for 5-50 unit multi family properties up to \$5MM
- Commercial real estate bridge loans for transitional properties or quick close transactions across all property types up to \$10MM

Visit our website to pre-qualify and request a Free Quote



CONTACT

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