



RESIDENTIAL REHAB LENDING PROGRAM

TYPICAL TRANSACTION TERMS	
Loan Type	<ul style="list-style-type: none"> Senior 1st mortgage loans only
Loan Amount	<ul style="list-style-type: none"> Limits: \$100,000 to \$2,000,000 Preferred: \$200,000 to \$500,000
Maximum Term Amortization	<ul style="list-style-type: none"> 12 months, with discretionary extensions Interest Only
Interest Rate	<ul style="list-style-type: none"> 11%+ fixed
Total Rehab Budget/Purchase Price	<ul style="list-style-type: none"> <=50% preferred >50% considered case-by-case
Loan to Cost	<ul style="list-style-type: none"> Up to 90% of purchase price Up to 100% of rehab cost
Loan/Appraised After-Repair Value	<ul style="list-style-type: none"> Up to 65% in judicial foreclosure states Up to 70% in non-judicial foreclosure states
Borrower Credit Score	<ul style="list-style-type: none"> 620 minimum <620 considered case by case
Other	<ul style="list-style-type: none"> Nationwide platform Borrower experience required



Express Capital flagship program provides lenders with warehouse capital to lend to investors looking to purchase and rehab investment properties (1-4 family homes and condo units). This program is targeted at 1-4 family homes and condo units where the renovation budget is typically <50% of the purchase price. 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 originates, 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 across 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 multifamily 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



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