Realty Capital Financial



PRODUCTS DESIGNED TO MEET THE NEEDS OF ALL REAL ESTATE INVESTORS

FIX&FLIP

- $100K-$2M
- 90% LTPP
- 100% Rehab Budget
- Total Loan - 75% LTARV
- 90% LTC
- 9.5-11.9%
- Interest Reserve Included
- $1995 Doc Fee
- 12-18 Months

GROUND UP

- Up to $4M per lot
- 10.25-11.9%
- 75% LTPP
- 90% LTC / 75% ARLTV
- 640 Minimum Credit Score
- Non-Dutch Interest
- $1995 Doc Fee
- Survey and Plans Required
- No Prepayment Penalty

DSCR RENT

- Up to 9 Units
- Loan Amounts up to $3.5M
- 80% LTPP
- 75% LTV (Cash-Out)
- Term Sheet in 24 Hours
- 640 Minimum Credit Score
- Short-Term Rentals Allowed

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Scan QR Now to Apply with Ease:

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BROKER TEAR SHEET
RTL LOANS

LOAN PROGRAMS	
Min Loan Amount	$100,000
Max Loan Amount	$5,000,000
Asset Type	1-4 Units, Non-Owner Occupied
Exceptions to loan amount case by case	

Fix and Flip	
Max LTC	90%
Max LTARV	75%
Rehab Funds	Up to 100%
Rate	9.5-11.9%
Interest Type	Dutch and Non-Dutch
See Page 2 for LTC Requirements	

Ground Up Construction	
Max LTC	90%
Max LTARV	75%
Rehab Funds	100%
Rate	10.25-11.99%
Interest Type	Non-Dutch
No experience limited to 75% LTC / 60% LTARV	

REFINANCE	
Max LTV	80%
Rate	9.9-11.99%
Bridge to Bridge Refinancing Allowed	

LOAN TERMS	
Term	12-18 Months
Amortization	Interest Only
Prepayment Penalty	None

FEES	
Origination Fee	2%
Doc Fee	$1995
AMC Appraisal	Required
Existing Appraisal from AMC Allowed	

ORIGINATION FEE BUY-DOWN
Reduce origination fee by 0.25% for 1% in rate upsell

ELIGIBILITY	
Min FICO	640
Individual Vesting	Yes
Foreign National	Yes**
First Time Investor	Yes
Foreign National - ITIN-Credit Score Required	

BRIDGE - NO REHAB	
Max LTP	75%
Max LTV	75%
Rate	9.5-11.99%

EXCLUDED MARKETS
States: North Dakota, South Dakota **Markets:** Chicago MSA, Inner City Baltimore, Rural Areas Reduced LTVs, ARVs, LTCs

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LEVERAGE MATRIX
RTL LOANS

LOAN PROGRAM	LTPP	LTC	ARLTV
Fix & Flip - 680 CS - Experienced	**90%***	**90%**	**75%**
FICO Credit Score - Below 680	**85%**	**85%**	**70%**
Bridge	**80%**	**70%**	**70%**
Bridge (Cash-Out)	**75%**	**70%**	**70%**
Ground Up - 5 Projects (1 GU + 4 Rehabs) last 4 years	**90%**	**90%**	**75%**
Ground Up - 2 GU Projects last 5 years	**85%**	**85%**	**70%**

LENDER ORIGINATION FEE	
Standard	2%
1% Rate Upsell	1%
1.5% Rate Upsell	0.50%
$2,995 Total Closing doc and legal fee	

LICENSED STATES	
Rate Increase	.50%
Origination Fee Increase	50%
$2,995 Total Closing doc and legal fee	

VOLUME INCENTIVE PROGRAM

MONTHLY ORIGINATION MINIMUM	INCENTIVE
>$3m OR 10+ units	25bps
>$5m OR 15+ units	35bps
Applies to all loan products. Paid Monthly (start of following month).	

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DOCUMENTATION CHECKLIST

APPLICATION

- ❑ Borrower Signed Application
- ❑ Cash-out Letter (if not addressed on loan app and if applicable)

CREDIT

- ❑ Credit Bureau Report
- ❑ CLEAR Background Report (has OFAC search) - for guarantor(s) and borrowing entity 12-month Mortgage history for Subject Property - applicable if loan purpose is Rate-Term Refinance or Cash-Out Refinance
- ❑ Letter of Explanation - applicable if borrower has bankruptcy, foreclosure, or short sale in history or marked on loan application
- ❑ Evidence of Bankruptcy Resolution - applicable if bankruptcy in last seven years

ENTITY DOCUMENTS (IF APPLICABLE)

- ❑ Applicable if borrower is a business entity (not an individual)
- ❑ Tax Identification Number aka Employer Identification Number (if applicable)
- ❑ Certificate of Good Standing if a newly formed entity and taxes have not been filed yet (if applicable)
- ❑ Certificate of Formation if a newly formed entity and taxes have not been filed (if applicable)
- ❑ Articles of Organization and Operating Agreement if a limited liability company (if applicable)
- ❑ Articles of Incorporation and Bylaws if a corporation (if applicable)
- ❑ Partnership agreement if limited partnership (if applicable)
- ❑ Trust Agreement (if applicable)

FINANCIALS - when applicable

- ❑ 2 Most Current Months of Bank Statements Stock/Bond Account Statement, Retirement Account Statement, or Crypto Account Statement - if it is a quarterly statement then get the most current quarter available - applicable if cash in bank statement provided plus cash-out proceeds is not enough to satisfy reserves requirements
- ❑ Copy of Earnest Money Deposit wire or check (if purchase)

INSURANCE

- ❑ Property Insurance Binder
- ❑ Replacement Cost Estimator ifthe cost approach wasn't developed in the appraisal
- ❑ Property Insurance Irvoice or Paid Receipt
- ❑ Flood Certificate ano Flood Insurance - applicable if property is in Flood 2.one A or V

LEASES

- ❑ Leases- applicable for DSCR Loans
- ❑ STR TTM Income/Bookings Documentation - applicable if property is operated as a STR and has 12 trailing months of history
- ❑ AirDNA Projections - applicable if property does not have trailing 12 months history, should be reserved for acquisitions or instances where the property has had renovations and s now ready to be utilized as an STR if it is a refinance and borrower is a professional STR owner

TITLE

- ❑ Title Commitment
- ❑ Tax Certificate (if taxes are not included in the title commitment)
- ❑ Warranty Deed - applicable if ownership entity
of property is changir g in conjunction with the transaction
- ❑ Release of Judgments/Liens - applicable if judgments and liens exist prior to close
- ❑ Government-issued ID
- ❑ Resident Alien Documents - applicable if borrower is permanent or non-permanent resident alien
- ❑ Current Payoff Statement - applicable if loan purpose is Rate-Term or Cash-Out Refinance Tax Repayment Plan - applicable if borrower has tax liens and is on a payment plan

VALUATION

- ❑ Appraisal(s)
- ❑ Appraisal Review
- ❑ Purchase Contract andd any addendums (if applicable)
- ❑ Condominium Questionnaire (if applicable)
- ❑ Documented Improvements - applicable if loan purpose is a Cash-Out Refinance with ownership less than 12 months

Realty Capital Financial



GROW YOUR BUSINESS THE REALTY CAPITAL WAY

BROKER PROGRAM

Protect Your Relationships

With us, your broker-client relationships are protected. You focus on your clients-we focus on providing dependable, competitive capital.

Partner for the Long Haul

Our mission is Real and Lasting Mutual Success. We make decisions for the long term, ensuring partnerships are strengthened-never undermined for short-term gains.

Keeping Things Simple

With competitive loans and common-sense underwriting, we offer fast turnaround and full transparency. Our process keeps things simple and lends with integrity.

Pricing

Lender Origination Fee per Deals Funded with RCF in the Last 90 Days:

- 0 deals = 2%
- 4 deals = 1.5%
- 5+ deals =1.00%

PRODUCTS	LEVERAGE
Fix and Flip	90% LTPP /100% Rehab
Purchase Only	80% LTPP/ 60% LTC
DSCR - Purchase	80% LTPP
DSCR - Refinance	75% LTAIV
Ground Up Construction	75% LTAIV/75% LTARV 90% LTC

Program Highlights

- *White-label Broker Program*
- *Common Sense Underwriting*
- *Dedicated Broker Support Team*
- *External Valuation Options*

SIGN UP NOW!
Get started with Realty Capital's Broker Program! Scan QR Now:

Nationwide Coverage, Local Expertise

Serving real estate investors across the United States

1Billion+	1000+	2015	46+
Financed Deals	Originated Deals	Founded in	Funded in States