

**BOULDER
EQUITY PARTNERS**



Funding Programs

- Low Doc, Stated
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- Loan Size: \$100k - \$5MM
- Rate: 8.5% - 10%, on average
- Term: 3/30 (30-year amortization, rate fixed for three years, converts to ARM after first three years)
- FICO: 650 minimum mid-score will consider as low as 590 on a case by case basis
- LTV: up to 70% possible 80% if seller carries 10% on a purchase
- Turnaround: 4 weeks, + -
- Loan Type: Refi, Cash-Out, Purchase
- Docs Required for Consideration: 1003 application, Tri-Merge Credit Report
- Properties: SFR (Single Family Residence), multi-family, Mixed Use, Office, Retail, Warehouse, Light Industrial, Self-Storage, Auto Service, etc. (no gas stations)

Low-Doc, Stated Income

- Loan Size: \$100k - \$2MM
- Rate: 11%-12% on average
- Term: 1 year, interest only
- FICO: No Minimum FICO
- LTV: up to 70%
- Turnaround: 4 weeks, + -
- Loan Type: Refi, Cash-Out, Purchase
- Docs Required for Consideration: 1003 application, Tri-Merge Credit Report
- Properties: SFR (Single Family Residence), multi-family 2-4 unit
- Perfect for clients with challenged credit as a means to pull cash out or purchase a property. Goal is to then work with the client to get their credit up above 650 and refi into permanent program.

No Minimum FICO

- Loan Size: \$1MM - \$25MM
- Rate: 9%-12% on average
- Term: 12-24 months, on average
- FICO: Typically 650 or above
- LTV: 65% - 75% on average, up to 80% possible
- Turnaround: 4 - 8 weeks, on average
- Loan Type: Refi, Cash-Out, Purchase
- Docs Required for Initial Consideration: 1003 application, Tri-Merge Credit Report
- Multi-family, Retail, Office, Light Industrial, Hospitality, Healthcare, Mixed Use, Development, Condo/Townhome, etc.

Bridge Funding

- Loan Size: \$500k - \$100MM
- Rate: 5.5% - 8%
- Term: 5-10 years
- FICO: Typically 650 or above
- LTV: 65% - 75% on average
- Turnaround: 6 – 8 weeks, on average
- Loan Type: Refi, Cash-Out, Purchase
- SFR, Multi-Family, Apartment Communities

Blanket Lines

- Loan Size: \$250k - \$15MM
- Rate: 5.5% - 7.5%
- Term: 5/15 (5 year term, 15 year Amortization)
- FICO: Typically 650 or above
- LTV: 75% on average
- Turnaround: 6 – 8 weeks, on average
- Loan Type: Refi, Cash-Out, Purchase
- Retail, Office, Light Industrial, Developer, Multi-family

Full - Doc Bank Loans

- Loan Size: \$100k – \$1MM short term usually 1 year
- Rate 10%
- LTC up to 90% not to exceed 75% of ARV
- Turnaround 4-6 weeks
- Loan type acquisition and renovation
- SFR, Duplex, 4plex

Fix N Flip

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CONTACT