

RESIDENTIAL CAPITAL PARTNERS

We Help Investors **Win More Profitable Deals**

Our approach combines fast, reliable financing with experienced underwriting and guidance to help investors make confident, profitable decisions.

We know this business because we've lived it.

Fix-and-Flip

	Rehab Professional
Loan	9-month
Interest Rate Floor	**8.0%**
ARV Advance	Up to 75%
Points	As Low As 2%
Appraisal & Processing	$550
Doc Prep Fee	$995
Repair Draw Fee	$150

Requirements:

- Minimum Credit Score: 620
- Minimum Loan Amount: $100,000
- Property Size: 1-4 family residential
- Rehab should not exceed 33% of entire loan
- Customer has at least $50,000 in liquidity (bank, savings, brokerage accounts)
- The loan will be in the name of an entity (LLC, etc.)
- The customer has no judgments, foreclosures, or bankruptcies
- HUDs of past deals* (if applicable)

Rental Programs

Long-Term Rental Solution	**Bridge** Solution	
30-year	6-month	Loan
Starting at 7.0%	10.5%	Interest Rate Floor
Up to 80%	70%	ARV Advance
	2 points	Points
Up to 75%	$1,000	App Fee
As Low As 2%	$400 - $700	Appraisal & Processing
$1,360	-	Doc Prep Fee
Market Pricing	-	Repair Draw Fee
$635		

LTV Advance (Rate & Term and Cash-out Refinance)

LTV Advance (Purchase & Hold)

Points

Closing Fee

Appraisal

Admin Fee

Rental Program Requirements:

- **Minimum Loan Amount:** $50,000 (Minimum property value: $75,000)
- **Property Size:** Must have less than 10 acres
- **Minimum Credit Score:** 660
- **Max LTV:** All LTVs are based on credit score
  - For Purchases, the max is 80% of the purchase price or 80% of the appraised value, whichever is less
- **DSCR:** Must be at least 1.0 x the payment
- **Liquidity Requirement:** Closing + 9 months' payments
- **Prepayment Penalty:** (5,4,3,2,1). Options to buy down to a (3,2,1,) or a (2,1).
- **Property Types:**
  - SFR
  - PUD
  - Townhnhome
  - Condo
  - 2-4 Multi-family
  - 5-8 Multi-family

MAKING HOME MATTER

Ready to Discuss Your Next Deal?

Whether you're planning your next flip, securing short-term capital, or financing a rental property, ResCap is your investment partner.

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