BELAIRE PRIVATE CAPITAL

INTRODUCTION TO OUR

ENHANCED & CUSTOMIZABLE

SHORT TERM FUNDING SOLUTIONS

BelairePrivateCapital.com

PLEASE CONTACT US FOR LARGER LOANS UP TO $150 MILLION

Fix & Flip Financing (RESIDENTIAL 1 - 4 UNIT PROPERTIES)

Obtain financing for up to 100% of the purchase price + up to 100% of the renovation costs.

LOAN CRITERIA

Collateral:
Non-Owner Occupied 1–4 Family Real Estate; Condos; Townhomes

Term:
12 Months

Loan Amount:
$75K–$2M

LTV:
Up to 100% of the Purchase Price + 100% of the Renovation Costs
(Not to Exceed 75% of the After Repair Value)

Property Value:
Minimum ARV Requirement of $100k.
Subject to Increase Based on Location.

Credit Score:
650 Minimum *100% LTC Financing Requires 720 minimum credit score

Experience:
Prior Real Estate Investing Experience **Not Required**
But Affects Leverage & Pricing
100% LTC Financing requires 10+ previous experience

APPLY TODAY!

Belaire Private Capital LLC

(305) 952-1368

Admin@BalairePrivateCapital.com

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PLEASE CONTACT US FOR LARGER LOANS UP TO $150 MILLION

Fix & Flip Financing (RESIDENTIAL 1 - 4 UNIT PROPERTIES)

Fast Financing that Fits Your Real Estate Investments

LEVERAGE BASED ON EXPERIENCE

	EXPERIENCE IN THE LAST 3 YEARS*	MAXIMUM LOAN-TO-COST	MAXIMUM AFTER-REPAIR VALUE
LIGHT REHAB	Completed 0 Flips	Up to 85% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 1-4 Flips	Up to 90% of Purchase + 100% of Renovation Costs	Up to 75% of the ARV
	Completed 5-10 Flips	Up to 95% of Purchase + 100% of Renovation Costs	Up to 75% of the ARV
	Completed 10+ Flips	Up to100% of Purchase + 100% of Renovation Costs	Up to 75% of the ARV
MODERATE REHAB	Completed 0 Flips	Up to 85% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
	Completed 1-4 Flips	Up to 90% of Purchase + 100% of Renovation Costs	Up to 72.5% of the ARV
	Completed 5-10 Flips	Up to 92.5% of Purchase + 100% of Renovation Costs	Up to 75% of the ARV
	Completed 10+ Flips	Up to100% of Purchase + 100% of Renovation Costs	Up to 75% of the ARV
HEAVY REHAB	Completed 0 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 60% of the ARV
	Completed 1-4 Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
	Completed 5+ Flips	Up to 85% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV

Light Rehab: A renovation budget which is 2.5% - 50% of the Initial Value, and does not qualify as Moderate Rehab or Heavy Rehab.

Moderate Rehab: A renovation budget which is 50.01% – 100% of the Initial Value, and does not qualify as Heavy Rehab.

Heavy Rehab: A renovation budget that exceeds 100% of the initial value OR a project that involves more than a 20% expansion of the initial sq ft or at least 750 sq ft OR a project that involves a change in use.

GUIDELINE

PLEASE CONTACT US FOR LARGER LOANS UP TO $150 MILLION

Loan Programs (ENHANCED BRIDGE LOANS)

	1 - 4 UNITS FIX AND FLIP	LONG-TERM RENTAL	5 - 16 UNITS SHORT-TERM MULTI	LONG-TERM MULTI
	LENDING CRITERIA			
Loan Term	12 Months		12 Months	
Min. Loan Amount	$75k		$250k	
Min. Property Value	$100k (Minimum ARV)		$75k Per Unit	
Max. Loan Amount	$2M		$3M	
LTV	Up to 100% of the Purchase Price + 100% of Rehab Costs; Not to Exceed 75% of the ARV		***Stabilized Bridge:*** **Purchase:** Up to 75% of the As-Is Value **Refinance:** Up to 70% of the As-Is Value **Cash-Out:** Up to 65% of the As-Is Value ***Fix & Flip:*** **Purchase:** Up to 80% of the Purchase Price + 100% of Rehab Costs **Refinance:** Up to 70% of the As-Is Value + 100% of Rehab Costs **Cash-Out:** Up to 65% of the As-Is Value + 100% of Rehab Costs	
Min. FICO	650		650	
Property Types	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes		Multi-Family Apartment Buildings (5+ Units)	
Prepayment Penalty	N/A		N/A	

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PLEASE CONTACT US FOR LARGER LOANS UP TO $150 MILLION

Short-Term Multi-Family Financing (UP TO 16 UNITS)

Obtain short-term financing for 5+ unit apartments & mixed-use properties.

LOAN CRITERIA

Collateral:
Multi-Family Apartment Buildings (5+ Units)

Term:
12 Months

Loan Amount:
$250K - $3M ($75k Max Per Unit)

LTV:
Stabilized Bridge
Purchase: Up to 75% of the As-Is Value
Refinance: Up to 70% of the As-Is Value
Cash-Out: Up to 65% of the As-Is Value

Fix & Flip
Purchase: Up to 80% of the Purchase Price + 100% of the Rehab Costs
Refinance: Up to 70% of the As-Is Value + 100% of the Rehab Costs
Cash-Out: Up to 65% of the As-Is Value + 100% of the Rehab Costs

Credit Score:
650 Minimum

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PLEASE CONTACT US FOR LARGER LOANS UP TO $150 MILLION

Short-Term Multi-Family Financing (UP TO 16 UNITS)

Fast Financing that Fits Your Real Estate Investments

LEVERAGE BASED ON EXPERIENCE

	EXPERIENCE IN THE LAST 3 YEARS	MAXIMUM LOAN-TO-VALUE	MAXIMUM LOAN-TO-COST
STABILIZED	Completed 0 Flips	Up to 75% of the As-Is Value	Up to 75% Loan-to-Cost
STABILIZED	Completed 1-4 Flips	Up to 75% of the As-Is Value	Up to 75% Loan-to-Cost
STABILIZED	Completed 5+ Flips	Up to 75% of the As-Is Value	Up to 75% Loan-to-Cost

	EXPERIENCE IN THE LAST 3 YEARS	MAXIMUM LOAN-TO-COST	MAXIMUM AFTER-REPAIR VALUE
LIGHT REHAB	Completed 0 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
LIGHT REHAB	Completed 1-4 Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
LIGHT REHAB	Completed 5+ Flips	Up to 80% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
MODERATE REHAB	Completed 0 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
MODERATE REHAB	Completed 1-4 Flips	Up to 75% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
MODERATE REHAB	Completed 5+ Flips	Up to 75% of Purchase + 100% of Renovation Costs	Up to 70% of the ARV
HEAVY REHAB	Completed 0 Flips	Not Permitted	Not Permitted
HEAVY REHAB	Completed 1-4 Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV
HEAVY REHAB	Completed 5+ Flips	Up to 70% of Purchase + 100% of Renovation Costs	Up to 65% of the ARV

Light Rehab:A renovation budget which is 2.5% - 50% of the Initial Value, and does not qualify as Moderate Rehab or Heavy Rehab.

Moderate Rehab:A renovation budget which is 50.01% – 100% of the Initial Value, and does not qualify as Heavy Rehab.

Heavy Rehab:A renovation budget that exceeds 100% of the initial value OR a project that involves more than a 20% expansion of the initial sq ft or at least 750 sq ft OR a project that involves a change in use.

PLEASE CONTACT US FOR LARGER LOANS UP TO $150 MILLION

SMALL BALANCE RESIDENTIAL 1 - 4 UNITS

New Construction Financing

Obtain financing for ground-up construction projects.

LOAN CRITERIA

Collateral:
Non-Owner Occupied Single-Family Properties; Condos; Townhomes

Term:
Up to 24 Months

Loan Amount:
$100k* - $2M
*Based on Max Loan Amount

LTV:

Initial Loan Amount:
Up to 75% of the As-Is Value

Maximum Loan Amount:
Up to 75% of the After-Repair Value
Up to 90% Total Loan-to-Cost

Minimum Property Value:
$175k**
**As-Completed Value

Credit Score:
650 Minimum

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PLEASE CONTACT US FOR LARGER LOANS UP TO $150 MILLION

SMALL BALANCE RESIDENTIAL 1 - 4 UNITS & MULTIFAMILY UP TO 16 UNITS

New Construction Financing

Fast Financing that Fits Your Real Estate Investments

Leverage Based on Experience

	MAX LOAN AMOUNT		MAX LOAN AMOUNT	
EXPERIENCE IN THE LAST 3 YEARS	**Maximum Loan-To-Value**	**Maximum Loan-To-Cost**	**Maximum ARV**	**Total Loan-To-Cost**
Completed 0 Ground Up Construction Projects	Up to 70% of the As-Is Value	Up to 70% of the Purchase Price	Up to 65% ARV	Up to 85% Total LTC
Completed 1-4 Ground Up Construction Projects	Up to 75% of the As-Is Value	Up to 75% of the Purchase Price	Up to 70% ARV	Up to 85% Total LTC
Completed 5+ Ground Up Construction Projects	Up to 75% of the As-Is Value	Up to 80% of the Purchase Price	Up to 75% ARV	Up to 90% Total LTC

PLEASE CONTACT US FOR LARGER LOANS UP TO $150 MILLION

SMALL BALANCE MULTIFAMILY UP TO 16 UNITS

Multi-Family New Construction Financing

Obtain financing for ground-up construction projects of multi-family properties.

LOAN CRITERIA

Collateral:
Multi-family Properties (5+ Units)

Term:
12 to 24 Months

Loan Amount:
$250k - $3M

LTV:

Initial Loan Amount:
Up to 75% of the As-Is Value

Maximum Loan Amount:
Up to 65% of the After-Repair Value
Up to 85% Total Loan-to-Cost

Minimum Property Value:
$75k per unit**
**As-Completed Value

Credit Score:
650 Minimum

APPLY TODAY!

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PLEASE CONTACT US FOR LARGER LOANS UP TO $150 MILLION

SMALL BALANCE MULTIFAMILY UP TO 16 UNITS

Multi-Family New Construction Financing

Fast Financing that Fits Your Real Estate Investments

Leverage Based on Experience

Assuming Entitlements, Permits & Approved Plans	INITIAL LOAN AMOUNT		MAX LOAN AMOUNT	
EXPERIENCE IN THE LAST 3 YEARS	**Maximum Loan-To-Value**	**Maximum Loan-To-Cost**	**Maximum ARV**	**Total Loan-To-Cost**
Completed 1 – 4 Ground Up Construction Projects	Up to 70% of the As-Is Value	Up to 70% of the Initial Loan-to-Cost	Up to 65% ARV	Up to 80% Total LTC
Completed 5+ Ground Up Construction Projects	Up to 75% of the As-Is Value	Up to 75% of the Initial Loan-to-Cost	Up to 65% ARV	Up to 85% Total LTC

PLEASE CONTACT US FOR LARGER LOANS UP TO $150 MILLION

Bridge Loan Program SMALL BALANCE FOR RESIDENTIAL 1 - 4 UNITS

A hard money loan intended for new and experienced real estate investors seeking funding for short-term financing nationwide.

LOAN CRITERIA

Collateral:
Non-Owner Occupied 1-4 Family & Multi-Family Real Estate; Condos; Townhomes

Term:
12 Months

Loan Amount:
$75k - $2M

LTV:

Purchase: The Lesser of Up to 80% of the Purchase Price or Up to 80% Loan-to-Cost

Refinance: Up to 70% of the As-Is Value

Cash-Out: Up to 60% of the As-Is Value

Credit Score:
650 Minimum

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Pricing Quote

SELECTED LOAN PROGRAM

12M Fix & Flip **30YR Rental Purchase** **30YR Cash-Out Refi** **30YR Rate Term Refi**

12M Purchase **12M Cash-Out Refi** **12M Rate Term Refi**

Please provide the following information and I will provide you an estimation of loan terms. If you have any questions or concerns, please contact us. Email this completed form to: **Admin@BalairePrivateCapital.com**

REQUEST INFO *(Needed to Price Out All Loan Scenarios)*

Borrower Name/Business Entity	
Estimated Credit Score	
How Many Flips Completed in the Last 3 Years	
How Many Rentals Owned in the Last 3 Years	
Borrower's Multi-Family (5+) and Mixed-Use Experience (Overall & in Nearby Area)	
Borrower’s Liquidity Position and Overall Net Worth (Estimate)	
Borrower’s Total Number of Other Mortgages	
Property Address	
Loan Type (Purchase, Fix & Flip, Refi, Cash-Out)	
Property Type (SFR, 2-4 Unit, Condo, etc.)	
Number of Units	
Submarket Occupancy (If Available)	
Purchase Price:	
As-Is Value (If Different from Purchase Price)	
Mortgage Balance (If Refi)	
Original Purchase Price and Date (If Refi)	
Annual Property Taxes	
Annual Insurance Premium	
Gross Potential Annual Rent	
Current Occupancy of Subject Property	
Property Expenses (Utilities, Property Managment, etc.)	
Exit Strategy	

FIX & FLIP *(Fill in These Fields)*

Rehab Budget		Previous Rehab Completed (If Applicable)	
Projected ARV		Is Property Managed by Professional Property Managment Company	
Number of Floors			

Will Square Footage be Added to the Property?

(Borrower's experience is determined within the last 3 years as properties flipped or held as rental properties deeded in borrower's business name or personal name. Experience is not necessary, however terms of Loan to Value and interest rates are based on real estate investment experience)

**Please note, loans will be made to a business entity and personally guaranteed by the individuals of the entity. After loan approval, Commercial Lender collects a $995 legal deposit towards closing cost. All loans require mortgage payments to be set up for ACH withdrawal.*