

FAST | FLEXIBLE | RELIABLE

HAUSLENDING.COM

LOANS

for Professional Residential Real Estate Investors

REAL ESTATE INVESTMENT LOANS



haus
lending
by Roc360



Fast

Streamlined approvals and fast closing means you're ready to start sooner.



Flexible

Competitive rates and simple terms on the seven different loan products.



Reliable

We're your trusted partner - borrow with confidence.

OUR PRODUCTS

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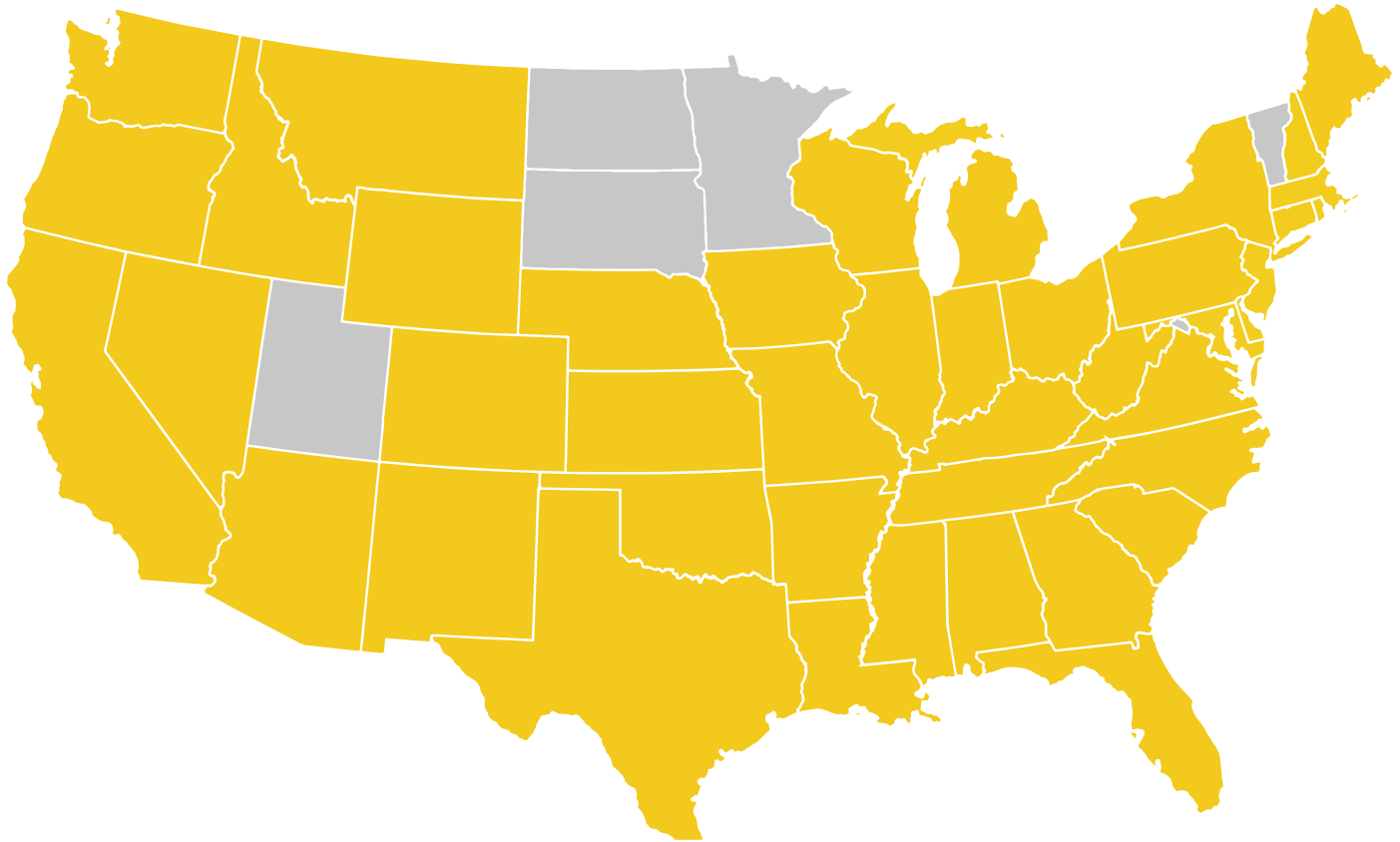
TERM LOANS

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NATIONWIDE LENDER



Haus Lending is licensed in 45 states and the District of Columbia with the exceptions of MN, ND, SD, UT and VT.

BRIDGE LOANS



FIX & FLIP

PROPERTY TYPE: Fix & Flip Residential (1-4 units)

LOAN: \$50,000 - \$5,000,000

TERM LENGTH: 12 months, Up to 18 at Lender Discretion

MAX LTC: 85% of Purchase
100% of Rehab Costs

MAX LOAN TO ARV: 70%

RECOURSE: Full Recourse Only

BRIDGE LOANS

GROUND UP CONSTRUCTION



PROPERTY TYPE: Ground Up Construction Residential (1-4 units)

LOAN: \$50,000 - \$5,000,000

TERM LENGTH: 12 months, Up to 18 at Lender Discretion

MAX LTC: Up to 75% of the lower of land value or purchase price/60% if unpermitted, plus 100% of construction

LTC Catch Up Draw to raise initial advance to 75% at approval of required plans/permits post-closing

MAX LOAN TO COST (TOTAL): 80%

MAX LOAN TO ARV: 70%

RECOURSE: Full Recourse Only



MULTIFAMILY BRIDGE

PROPERTY TYPE: Small Balance
Multifamily Residential
(5+ units)

LOAN: \$500,000 - \$5,000,000

TYPES: Interest Only | Fixed/
Adjustable Rate
Mortgage Options

TERM LENGTH: Up to 24 months + Two
6-month extensions

MIN GUARANTOR FICO: Mid-Score of 680

MAX LTC:

- Purchase Loans: 75% of Purchase/As-is Value + 100% of Rehab Costs
- Refinance Loans: 65% of As-is Value + 100% of Rehab Costs
- Cashout Refinance Loans: Subject to LTV guidelines based on mid FICO score

MAX LOAN TO STABILIZED VALUE:

- Purchase/Rate-Term Refinance: 70%
- Cashout Refinance: 65%

RECOURSE:

- Loans \leq \$2MM: Full Recourse
- Loans $>$ \$2MM: Full Recourse or Limited Recourse with bad-boy carveouts
- Completion Guaranty/ Reserve Replenishment Guaranty when applicable

BRIDGE LOANS

STABILIZED BRIDGE

PROPERTY TYPE:

Single Family/2-4 Unit/
Townhomes/PUD/
Warrantable Condos

LOAN:

Min: \$75,000 - \$2,000,000
Max: \$1MM for SFR
Max: \$2MM for 2-4 unit

TERM LENGTH:

12 months, up to 18 at
lender discretion

MIN GUARANTOR FICO:

Mid-Score of 660

MAX LTC:

85% of Purchase and
100% of Completed
Rehab Costs

MAX LOAN TO VALUE (AS-IS & AFTER REPAIR):

70%

MIN DEBT SERVICE COVERAGE RATIO:

1.00x

RECOURSE:

Full Recourse Only

TERM LOANS



SINGLE PROPERTY RENTAL

PROPERTY TYPE:	Single Family/2-4 Unit/ Townhomes/PUD/ Warrantable Condos
LOAN:	\$75,000 - \$2,000,000
TYPES:	30-yr Fixed Rate Mortgage (Fully Amortizing) 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)
TERM LENGTH:	30 Years
MIN GUARANTOR FICO:	Mid-Score of 660
MAX LTC:	If owned < 3months, 80% of Total Cost Basis
MAX LOAN TO AS-IS VALUE:	Purchase/Rate Term Refinance: 80% Cashout Refinance: 75%
MIN DEBT SERVICE COVERAGE RATIO:	1.10x (Gross Rent/PITIA)
RECOURSE:	Full Recourse Only
LEASE REQUIREMENTS:	Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent Unleased Units: 90% of Market Rent (Purchase Loans only)

TERM LOANS



RENTAL PORTFOLIO

PROPERTY TYPE:	Single Family/2-4 Unit/ Townhomes/PUD/ Warrantable Condos 5-8 Unit Properties allowed up to 15% of loan amount
LOAN:	\$150,000 - \$50,000,000
TYPES:	30-yr Fixed Rate Mortgage (Fully Amortizing) 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)
TERM LENGTH:	5, 10 & 30 Years
MIN GUARANTOR FICO:	For portfolios with ≤ \$2MM & ≤ 10 properties: Mid-Score of 660 For all other portfolios: Mid-Score of 680
MAX LTC:	If owned < 3 months, 80% of Total Cost Basis
MAX LOAN TO AS-IS VALUE:	Purchase/Rate Term Refinance: 80% Cashout Refinance: 75%
MIN DEBT SERVICE COVERAGE RATIO:	For portfolios with ≤ \$2MM AND ≤ 10 properties: 1.10x (Gross Rent/PITIA) For all other portfolios: 1.20x (Net Cash Flow/ Debt Service)
RECOURSE:	Non Recourse with bad-boy carveouts and Pledge of Equity of Borrowing Entity
LEASE REQUIREMENTS:	Minimum Occupancy Rate of 90% by Unit Count Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent Unleased Units: 90% of Market Rent (Purchase Loans only)

TERM LOANS



MULTIFAMILY TERM

PROPERTY TYPE:	5 - 8 Unit Residential Properties
LOAN:	\$250,000 - \$3,000,000
TYPES:	30-yr Fixed Rate Mortgage, OR 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)
TERM LENGTH:	30 Years
MIN GUARANTOR FICO:	Mid-Score of 680
MAX LTC:	If Owned < 3 months, 70% of Total Cost Basis If owned between 3 and 6 months, additional 5% haircut on Max Eligible LTV
MAX LOAN TO AS-IS VALUE:	Purchase/Rate-Term Refinance: 70% Cashout Refinance: 70%
MIN DEBT SERVICE COVERAGE RATIO:	1.20x - 1.40x (Net Cash Flow/Debt Service), based on subject market classification (Top, Standard, Small, Very Small)
RECOURSE:	Full Recourse or Non Recourse with bad-boy carveouts and Pledge of Equity
LEASE REQUIREMENTS:	Minimum occupancy rate of 90% by unit count Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent Unleased Units: 90% of Market Rent (Purchase Loans only)



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