

LOANS

for Professional Residential Real Estate Investors

REAL ESTATE INVESTMENT LOANS

FAST | EASY SERVICE

HAUSLENDING.COM



haus
lending
by Roc360

OUR PRODUCTS

BRIDGE LOANS

Fix & Flip _____

Multifamily Bridge _____

Ground Up Construction _____

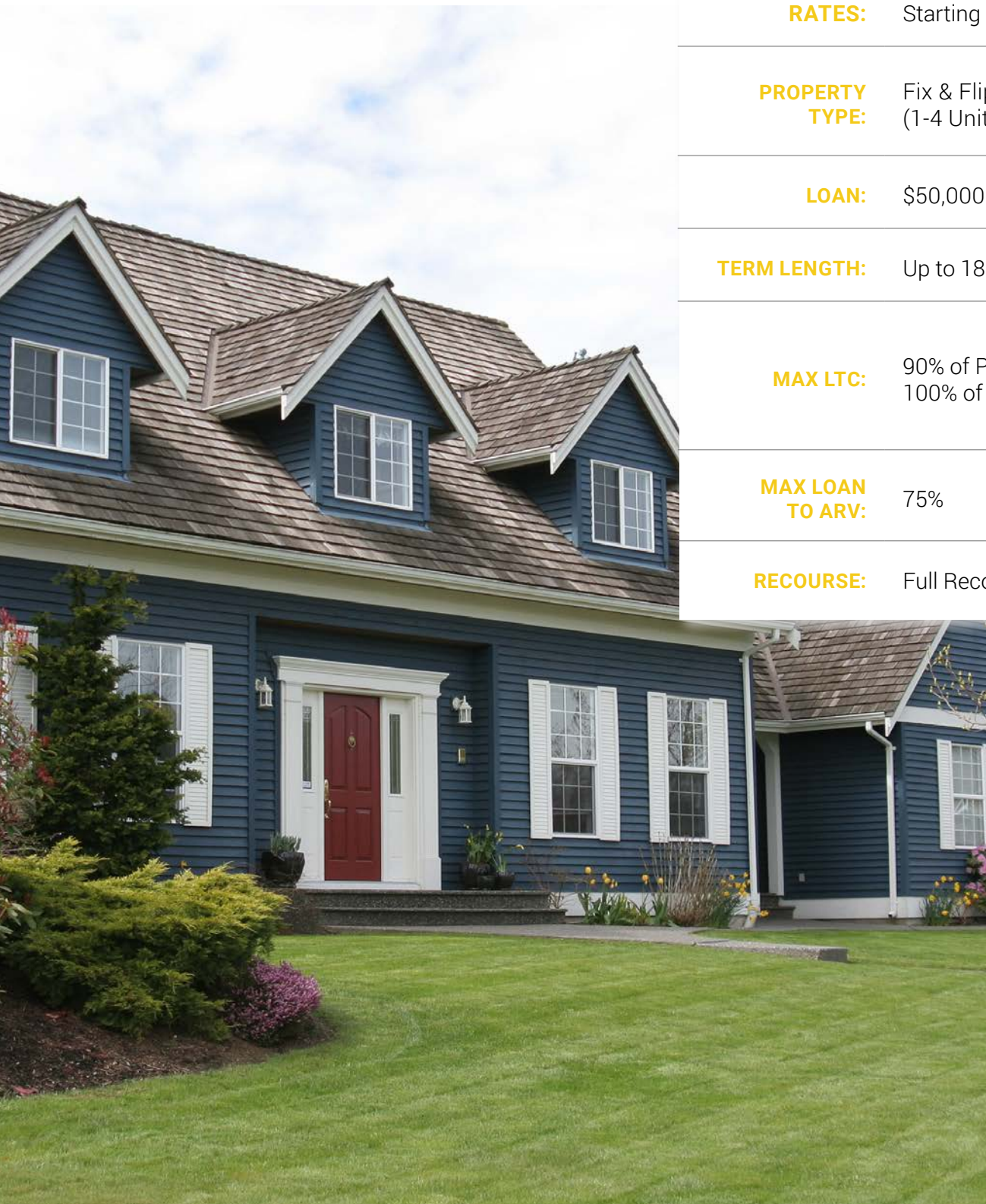
TERM LOANS

Single Property Rental _____

Rental Portfolio _____

Multifamily Term _____

BRIDGE LOANS



FIX & FLIP

RATES: Starting at 7.95%*

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

LOAN: \$50,000 - \$25,000,000

TERM LENGTH: Up to 18 Months

MAX LTC: 90% of Purchase
100% of Rehab Costs

MAX LOAN TO ARV: 75%

RECOURSE: Full Recourse Only

BRIDGE LOANS



MULTIFAMILY BRIDGE

RATES: Starting at 6.99%*

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

LOAN: \$500,000+

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:** 80% of
Purchase/As-is Value +
100% of Rehab Costs
Refinance Loans: 75%
of As-is Value + 100% of
Rehab Costs

**MAX LOAN TO
STABILIZED
VALUE:** 75%

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

BRIDGE LOANS



GROUND UP CONSTRUCTION

RATES:	Starting at 7.95%*
PROPERTY TYPE:	Ground Up Construction Residential (1-4 Units)
LOAN:	\$50,000 - \$2,000,000
TERM LENGTH:	Up to 18 Months
MAX LTC:	50% 65% of Purchase (Land Permitted Projects) 100% of Rehab Costs
MAX LOAN TO COST (TOTAL):	85%
MAX LOAN TO ARV:	75%
RECOURSE:	Full Recourse Only



TERM LOANS



SINGLE PROPERTY RENTAL

RATES:	Starting at 4.50%
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 680
MAX LTC:	If Owned <3months, 80% 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: 80% Cashout Refinance: 75%
MIN DEBT SERVICE COVERAGE RATIO:	1.20x (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

RATES:	Starting at 4.25%
PROPERTY TYPE:	Single Family/2-4 Unit/ Townhomes/PUD/ Warrantable Condos 5-20 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:	Mid-Score of 680
MAX LTC:	If Owned <3 months, 80% 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: 80% Cashout Refinance: 75%
MIN DEBT SERVICE COVERAGE RATIO:	1.20x (Gross Rent/PITIA)
RECOURSE:	Full Recourse Only
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

RATES:	Starting at 4.99%
PROPERTY TYPE:	5+ Unit Residential Properties Eligible Mixed Use Properties (residential rental SF is GREATER than commercial rental SF)
LOAN:	\$500,000 - \$10,000,000
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, 80% 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: 75% Cashout Refinance: 75%
MIN DEBT SERVICE COVERAGE RATIO:	1.20x - 1.40x based on subject market classification
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)