



Roc
Capital
by Roc360

Loans

for Professional Residential
Real Estate Investors

Fix & Flip

Bridge Loans

RESIDENTIAL 1-4 UNITS

LOAN AMOUNT

- Min: \$50,000
- Max: \$3,000,000

TERM LENGTH

- 12 months, up to 18 at lender discretion

MAX LTC

- Up to 90% of purchase price
- Up to 100% of rehab costs

MAX LOAN TO ARV

- Up to 75%

FICO

- 620 Min
- Loans < 680 FICO are subject to stricter underwriting guidelines and additional IR

EXPERIENCE

- All levels considered (leverage based on experience)

RECOURSE

- Full Recourse



Ground Up

Bridge Loans

RESIDENTIAL 1-4 UNITS

1-2 PROPERTIES

SMALL DEVELOPMENTS

3+ SIMILAR PAST PROJECTS

LOAN AMOUNT

- Min: \$50,000
- Max: \$3,000,000

PROPERTY COUNT

- Min 1, Max 2
- Min 3, Max 10

PROPERTY TYPES

- Residential 1-4 Units
- Townhomes
- Condos
- Residential 1-4 Units
- Townhomes
- Condos

TERM LENGTH

- 12-24 month options available

MAX LTC

- Up to 75% of the lower of land value or purchase price/60% if unpermitted, plus up to 100% of construction
- Max 85% of total project costs
- LTC Catch Up Draw to raise initial advance to 75% at approval of required plans/permits post-closing
- Up to 75% of the lower of land value or purchase price/60% if unpermitted, plus up to 100% of construction
- Max 90% of total project costs with financed IR, 85% of total project costs without financed IR
- LTC Catch Up Draw to raise initial advance to 75% at approval of required plans/permits post-closing

MAX LOAN TO ARV

- Up to 70%

FICO

- 680 Midscore

EXPERIENCE

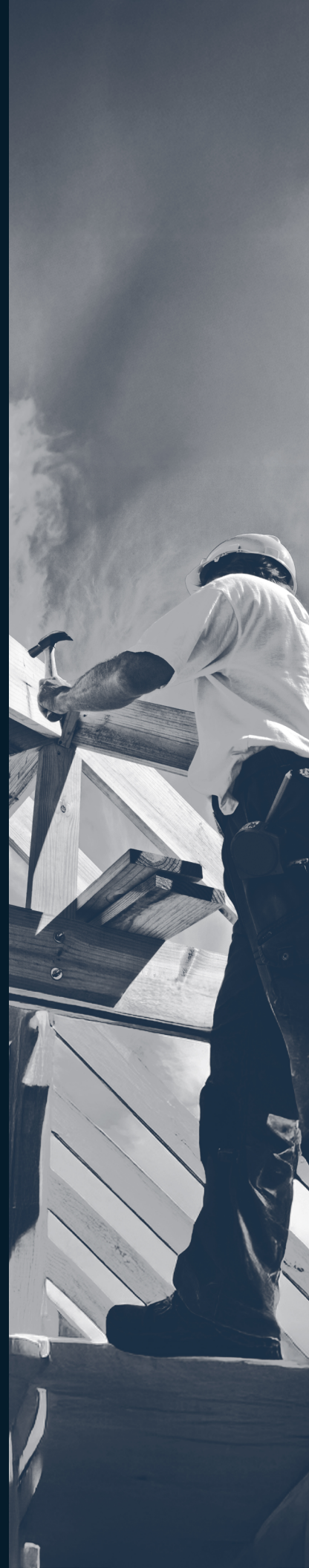
- Previous real estate experience required: 1-2 Ground ups
- GCs if experience if permits tie to Ground ups
- Guarantors with extensive fix and flip experience permitted on a case by case basis
- Previous real estate experience required: 3+ similar Ground-up builds + heavy rehabs with expansion. Professional deveopment / builder

RECOURSE

- Full Recourse

PROFIT TEST

- Minimum 30% ROI
- 1.10 Exit DSCR



Stabilized Bridge

Bridge Loans

RESIDENTIAL 1-4 UNITS

	DSCR EXIT	NO DSCR
PURPOSE	<ul style="list-style-type: none">To provide bridge financing on a property that is currently rented or soon to be rented, but is not yet ready for permanent financing	<ul style="list-style-type: none">To provide bridge financing on a property that was recently renovated or constructed and is currently/soon to be listed for sale
PROPERTY TYPES	<ul style="list-style-type: none">Single Family/2-4 Unit/Townhomes/PUD/Warrantable Condos	
LOAN AMOUNT	<ul style="list-style-type: none">Min: \$50,000Max: \$3,000,000Loans > \$1MM Subject to lender discretion	
TERM LENGTH	<ul style="list-style-type: none">12 months, up to 18 at Lender Discretion	
MAX LTC	<ul style="list-style-type: none">85% of purchase price + verified completed capex if property owned < 6 months	
MAX LTV	<ul style="list-style-type: none">70% LTV	
FICO	<ul style="list-style-type: none">Minimum 660	
MIN DSCR	<ul style="list-style-type: none">C1-C2 condition properties have no exit DSCR requirement	
PROPERTY CONDITION	<ul style="list-style-type: none">C4 or better with no deferred maintenance	<ul style="list-style-type: none">C2 or better
COLLATERAL RESTRICTION	<ul style="list-style-type: none">No rural, exotic, or unique properties	<ul style="list-style-type: none">Property value within 90th percentile of market



Single Property Rental

Term Loans

RESIDENTIAL 1-4 UNITS

LOAN AMOUNT	<ul style="list-style-type: none">• Min: \$75,000• Max: \$2,000,000
PROPERTY TYPES	<ul style="list-style-type: none">• Single Family Residences (SFR)• 2-4 unit properties• Warrantable condos• Townhomes• PUD
TERM LENGTH	<ul style="list-style-type: none">• 30 Years• Various Prepay Penalty Options
LOAN TYPES	<ul style="list-style-type: none">• Fixed rate and Adjustable rate options available• Partial IO and Fully Amortizing options available
MAX LTC	<ul style="list-style-type: none">• If owned < 3 months, 80% of Total Cost Basis
MAX LOAN TO ARV	<ul style="list-style-type: none">• Up to 80% on Purchase, Rate & Term Refinance• Up to 75% on Cash Out
EXPERIENCE	<ul style="list-style-type: none">• Not Required
FICO	<ul style="list-style-type: none">• 660 Minimum
RECOURSE	<ul style="list-style-type: none">• Full Recourse only
LEASE REQUIREMENTS	<ul style="list-style-type: none">• Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent• Unleased Units: 100% of market rent on purchase. On a refinance, 1 unit of a 2-4 unit can be vacant



Rental Portfolios

Term loans

RESIDENTIAL 1-4 UNITS

LOAN AMOUNT

- Min Property Value: \$72,000
- Max Loan Amount: \$2,000,000

PROPERTY TYPES

- Non-Owner Occupied:**
- Single Family Residences (SFR)
 - 2-4 unit properties
 - Warrantable condos
 - Townhomes
 - PUD

TERM LENGTH

- 30 Years
- Various Prepay Penalty Options

LOAN TYPES

- Fixed rate and Adjustable rate options available
- Partial IO and Fully Amortizing options available

MAX LTC

- If owned < 3 months, 80% of Total Cost Basis

MAX LOAN TO ARV

- Up to 80% on Purchase, Rate & Term Refinance
- Up to 75% on Cash Out

FICO

- 660 Minimum

RECOURSE

- Full Recourse with Pledge of Equity of Borrowing Entity
- Non Recourse options available with Bad-Boy Carveouts

LEASE REQUIREMENTS

- Minimum Occupancy Rate of 100% by Unit Count
- Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent
- Unleased Units: 100% of Market Rent (Purchase Loans only)



Our services



WHITE LABEL TABLE FUNDING

We fund your borrower at the closing table in your entity name so that you can focus more on origination and less on raising capital.



FULL BACK OFFICE SUPPORT

From underwriting, closing, and funding to loan servicing, Roc Capital's platform dramatically increases your business operations capacity, enabling you to become a lending powerhouse.



FULL TECHNOLOGY SUITE

Our portal allows you to securely submit and price deals, check your borrower's credit and background, and follow the status of your loans throughout their lifecycle.



CONCIERGE SERVICE

Dedicated relationship managers and chat rooms attended by underwriters to provide you instantaneous feedback and support.



360 EXPERIENCE

We are vertically integrated offering property insurance, appraisals, and preferred pricing at national home improvement retailers to help streamline the loan funding process and offer benefits to your borrowers.



**Roc
Capital**
by Roc360



212-607-8363
info@roccapital.com
roccapital.com

Roc Capital
645 Madison Avenue
19th Floor
New York, NY 10022

At this time, we are unable to lend in North Dakota, Oregon, South Dakota, Utah, and Vermont.

©2025 Roc Capital, All rights reserved. Equal housing lender. All rights reserved. This is not a commitment to lend. All offers of credit are subject to underwriting and credit approval in Roc Capital's sole and absolute discretion. The terms indicated herein are not guaranteed and may vary depending on specific facts and circumstances of a credit application. Roc Capital reserves its right to amend rates and guidelines at any time in its sole and absolute discretion. Roc Capital and its affiliates make commercial, business purpose loans. Loans are for investment purposes only and not for personal, family, or household use. Other restrictions may apply.