



Roc  
Capital  
by Roc360



# Loans

for Professional Residential  
Real Estate Investors



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# Fix & Flip

RESIDENTIAL 1-4 UNITS

- LOAN AMOUNT**
- Min: \$50,000
  - Max: \$3,500,000

- 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**
- Minimum IR = 1 month
  - If past bankruptcy, foreclosure, or FICO < 620: 12 month IR

- EXPERIENCE**
- All levels considered (leverage based on experience)

- RECOURSE**
- Full Recourse
  - Pledge of shares

- PROFIT TEST**
- Minimum 30% ROI
  - If fail, must pass 1.20 DSCR test on a market 30-year FRM





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# Ground Up

RESIDENTIAL 1-4 UNITS

**LOAN AMOUNT**

- Min: \$50,000
- Max: \$3,500,000

**PROPERTY COUNT**

- Min 1, Max 2

**PROPERTY TYPES**

- Residential 1-4 Units
- Townhomes
- Condos

**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
- Max 85% of total project costs
- 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 no experience permitted on a case by case basis

**RECOURSE**

- Full Recourse

**PROFIT TEST**

- Minimum 30% ROI
- If fail, must pass 1.20 DSCR test on a market 30-year FRM





# Experienced DEVELOPER PROGRAM

3+ SIMILAR PAST PROJECTS

**LOAN AMOUNT** ■ Min: \$50,000  
■ Max: \$3,500,000

**PROPERTY COUNT** ■ Min 1, Max 10

**PROPERTY TYPES** ■ Residential 1-4 Units  
■ Townhomes  
■ Condos

**TERM LENGTH** ■ 12 months, Up to 24 at Lender  
Discretion

**MAX LTC** ■ Up to 75% of the lower of land  
value or purchase price/60%  
if unpermitted, plus 100% of  
construction  
■ Max 90% of total project costs  
■ 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: 3+ similar Ground-  
up builds + heavy rehabs  
with expansion. Professional  
development / builder.  
■ Guarantors with no experience  
permitted with experienced  
guarantor that meets the above  
experience criteria

**RECOURSE** ■ Full Recourse

**PROFIT TEST** ■ Minimum 30% ROI  
■ If fail, must pass 1.20 DSCR test  
on a market 30-year FRM





# Stabilized BRIDGE

No DSCR

## PURPOSE

To provide bridge financing on a property that was recently renovated or constructed and is currently/soon to be listed for sale

## LOAN AMOUNT

- Min: \$75,000
- Max: \$1,500,000 / larger loans allowed at lender discretion

## TERM LENGTH

- 12 months, up to 18 at lender discretion

## PROPERTY TYPES

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

## MAX LTC

- 85% of purchase price + verified completed capex if property owned < 6 months

## MAX LTV

- 700 FICO: 70% if property owned > 6 months
- 660-699 FICO: 65% if property owned > 6 months

## MINIMUM DSCR

- N/A

## FICO

- Minimum 660

## PROPERTY CONDITION

- C2 or better

## COLLATERAL RESTRICTION

- Property value within 90<sup>th</sup> percentile of market
- No rural, exotic, or unique properties





# Stabilized BRIDGE

DSCR Exit

## PURPOSE

To provide bridge financing on a property that is currently rented or soon to be rented, but is not yet ready for permanent financing

## LOAN AMOUNT

- Min: \$75,000
- Max: \$1,000,000 for SFR, \$2,000,000 for 2-4 Unit / larger loans allowed at lender discretion

## TERM LENGTH

- 12 months, up to 18 at lender discretion

## PROPERTY TYPES

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

## MAX LTC

- 85% of purchase price + verified completed capex if property owned < 6 months

## MAX LTV

- 70% LTV

## FICO

- Minimum 660

## MIN DSCR

- N/A

## PROPERTY CONDITION

- C4 or better with no deferred maintenance

## COLLATERAL RESTRICTION

- No rural, exotic, or unique properties





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# Single Property RENTAL

## LOAN AMOUNT

- Min: \$75,000
- Max: \$2,000,000

## PROPERTY TYPES

- Single Family Residences (SFR)
- 2-4 unit properties
- Warrantable condos
- Townhomes
- PUD

## TERM LENGTH

- 30-year fixed, arm options available

## LOAN TYPES

- 30-Year Fixed Rate Mortgage (Fully Amortizing)
- 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)

## MAX LTC

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

## MAX LOAN TO ARV

- Up to 80% on purchase and rate & term. Up to 75% on cash-out

## EXPERIENCE

- Not Required

## FICO

- 660 Minimum

## 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)

FOR  
RENT





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# Rental PORTFOLIOS

**MIN PROPERTY VALUE** ▪ \$100,000

**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-Year term, Fixed Rate Mortgage (Fully Amortizing)
- 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)

**LOAN TYPES**

- 30-yr Fixed Rate Mortgage (Fully Amortizing)
- 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)

**MAX LTC**

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

**MAX LOAN TO ARV** ▪ Up to 70%

**FICO**

- Midscore 680

**RECOURSE**

- Full Recourse with 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)





# Our Services



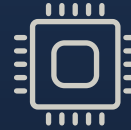
## WHITE LABEL TABLE FUNDING

We fund your borrower at the closing table in your company brand and 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 web portal and mobile app allow 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 key decision-makers to provide you instantaneous feedback and support.



## 360 EXPERIENCE

We are vertically integrated offering property insurance, title 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

## **Roc Capital Headquarters**

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

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