



**Roc  
Capital**  
by Roc360

# Loans

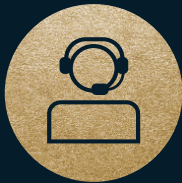
for Professional Residential  
Real Estate Investors

# 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 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 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.



# Fix & Flip

## Bridge Loans

### RESIDENTIAL 1-4 UNITS

#### LOAN AMOUNT

- Min: \$50,000
- Max: \$3,500,000
- Loans > \$1MM subject to lender discretion

#### 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: \$3,500,000
- Loans > \$1MM subject to lender discretion

##### 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 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
- 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: 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 development / 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

- To provide bridge financing on a property that is currently rented or soon to be rented, but is not yet ready for permanent financing
- To provide bridge financing on a property that was recently renovated or constructed and is currently/soon to be listed for sale

#### PROPERTY TYPES

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

#### LOAN AMOUNT

- Min: \$50,000
- Max: \$3,500,000
- Loans > \$1MM Subject to lender discretion

#### TERM LENGTH

- 12 months, up to 18 at Lender Discretion

#### MAX LTC

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

#### MAX LTV

- 70% LTV

#### FICO

- Minimum 660

#### MIN DSCR

- 1.10x
- N/A

#### PROPERTY CONDITION

- C4 or better with no deferred maintenance
- C2 or better

#### COLLATERAL RESTRICTION

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



# Single Property Rental

## Term Loans

### RESIDENTIAL 1-4 UNITS

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







# 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)





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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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**Last Updated 03/03/2025**