Roc Capital®
by Roc360

Loans

for Professional Residential
Real Estate Investors

Fix and Flip

Bridge Loans **RESIDENTIAL 1-4 UNITS**

Loan Amount

- $50K - $3MM

Term

- 12 months standard
- 18 month option case-by-case

Maximum LTC (% of purchase price)

- Up to 90% LTC

Maximum Loan-To-Value (LTV)

- Up to 75% ARLTV

Minimum Experience

- NO prior experience required

Recourse

- Full Recourse Only

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: 10	• Min: 1 • Max: 2
Permitted Property Types	• Eligible: • Non-owner occupied 1-4 unit residential • Townhomes • Condos • Ineligible: • Mixed use properties • 5+ unit multifamily properties • Condotels • Co-ops/TICs • Commercial property • Log Homes • Properties subject to oil and/or gas leases • Operating farms, ranches, or orchards • Vacation or seasonal rentals • Rural properties	
Term Length	• 12 to 24 month loan terms available	• 12 months, Up to 18 at Lender discretion

Ground Up

Bridge Loans **RESIDENTIAL 1-4 UNITS**

	1-2 PROPERTIES	SMALL DEVELOPMENTS 3+ SIMILAR PAST PROJECTS
Maximum Loan-To-Cost	• 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 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	• 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
Maximum Loan-To-ARV	• Up to 70%	
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	• 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	

Stabilized Bridge

Bridge Loans **RESIDENTIAL 1-4 UNITS**

	DSCR EXIT	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	• To provide bridge financing on a property that is currently rented or soon to be rented, but is not yet ready for permanent financing
Property Types	• Single family/2-4 unit/Townhomes/PUD/Warrantable condos	
Loan Amount	• Min: $50,000 • Max: $3,000,000	
Term Length	• 12 months	
Maximum Loan-To-Cost	• 85% of purchase price + verified completed capex if property owned < 6 months	
Maximum Loan-To-Value	• 70% LTV	• 70% LTV
Minimum FICO	• 660	
Minimum DSCR	• N/A	• 1.10 exit DSCR based on lower of in place rent and market rent
Property Condition	• C2 or better	• C4 or better with no deferred maintenance
Collateral Restrictions	• Property value within 90th percentile of market • No rural, exotic, or unique properties	• No rural, exotic, or unique properties

Single Property Rental

Term Loans **RESIDENTIAL 1-4 UNITS**

Minimum Loan Amount

- $75k - $2MM

Property Types

- Single family residences (SFR)
- 2-4 unit properties
- Warrantable condos
- Townhomes
- PUD

Term

- 30 years

Rate Types

- Fixed and adjustable rate options available

Maximum Loan-To-Cost

- If owned < 3 months, 80% of total cost basis

Maximum Loan-To-Value (LTV)

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

Experience

- not required

Minimum FICO

- 660

Recourse

- Full Recourse only

Lease Requirements

- Leased Units: Lower of (i) in-place rent & (ii) market rent
- Unleased Units: 90% of market rent

Rental Portfolios

Term Loans **RESIDENTIAL 1-4 UNITS**

Loan Amount

- Minimum Property Value: $72K
- Maximum Loan Amount: $2MM

Property Type

- Non-Owner Occupied:
- Single family residences (SFR)
- 2-4 unit properties
- Warrantable condos
- Townhomes
- PUD

Maximum Loan-To-Value (LTV)

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

Minimum FICO

- 680

Minimum Debt Service Coverage Ratio (net cash flow/debt service)

- 1.05x

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

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

Leading Capital Provider for Private Lenders

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, South Dakota, and Vermont.

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.

©2026 Roc Capital is part of the Roc360 family of companies. Equal housing lender. All rights reserved. A Roc360 affiliate is licensed as an Arizona Commercial Mortgage Banker (License No. CBK-1002735); California Finance Lender under Department of Financial Protection and Innovation (License No. 60DBO-69051); Florida Mortgage Lender Servicer (License No. MLD1778); Idaho Mortgage Broker/Lender (License No. MBL-2081804080); Minnesota Residential Mortgage Originator (License No. MN-MO-1804080) Nevada Mortgage Company (License No. NMC-1180663); North Carolina Loan Broker (Registration Filing 315); Oregon Mortgage Lender (License No. 1804080); Tennessee Industrial Loan and Thrift Company (License No. 1804080); and Utah Mortgage Entity (License No. 14210511).