



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.



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

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