

Real Estate Investing: A Product Guide



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Real Estate Investing

Real estate investing is a wealth-building strategy that involves purchasing, owning, and managing properties with the goal of generating income and capital appreciation.

Real estate offers potential advantages such as steady rental income, tax benefits, and portfolio diversification. Successful investors conduct in-depth market research, assess property values and potential returns, and manage properties efficiently. They may also utilize advantageous financing options to optimize their investments.

This guide will outline different commercial real estate (CRE) investment products to help you make informed decisions that align with your investment goals and real estate strategy.

CRE Loan Programs

Our loan programs have been developed to suit multiple investing strategies. At a glance, we offer:

1 **Fix & Flip Loans:**

- Up to 85% LTV
- 100% of rehab costs
- 12 to 18 month term
- 10.24% – 10.74% rate
- Min. 620 FICO

2 **Interest-only Loans:**

- Up to 75% LTV
- Up to 10 year I/O term
- 25 year amortization
- 9.00% – 13.00% rate
- Min. 600 FICO

3 **New Construction:**

- Up to 75% of LTV
- 12 to 24 month term
- Rates start at 10.99%
- Min. 650 FICO

4 **Long-term Loans:**

- Up to 80% LTV
- 30 year term
- 6.49% – 13.00% rate
- Min. 620 FICO

5 **Short-term Loans:**

- Up to 80% LTV
- 12 to 18 month term
- 9.00% – 13.00% rate
- Min. 620 FICO

Fix & Flip Loans

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The best short-term solution for acquiring and improving property value. Designed for “fix-and-flip” investors who are seeking a short-term, interest-only loan to acquire and improve a property based on its “as repaired value” (ARV).

Loan Amount: \$50,000 - \$15,000,000

Term: 12 months (with option for 6 month extension)

Loan-To-Value: Up to 85% (depending on experience and property type)

Rates: 10.24% to 10.74%

Credit Score: Minimum 620 FICO

Fix & Flip Loans

2/2

Investors and developers with experience under their belt are generally considered less “risky” by lenders and can access higher LTV for for the same fix & flip product.

	LTV
NEW INVESTOR Completed up to 2 flips or owned up to 2 rentals in the last 3 Years	<ul style="list-style-type: none">• Up to 80% of purchase price.• Up to 100% of the renovation costs (not to exceed 65% of the After-Repair Value).
INTERMEDIATE INVESTOR Completed 3 to 10 flips or owned 3 to 10 rentals in the last 3 Years	<ul style="list-style-type: none">• Up to 85% of purchase price.• Up to 100% of the renovation costs (not to exceed 70% of the After-Repair Value).
EXPERIENCED INVESTOR Owned 10 or more investment properties in the last 3 Years	<ul style="list-style-type: none">• Up to 85% of purchase price.• Up to 100% of the renovation costs (not to exceed 70% of the After-Repair Value).

Interest-Only Loans

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We customize loans to meet the individual needs of each investor. Our interest-only products are designed for real estate investors seeking lower payments and fixed rates.

Loan Amount: \$75,000 - \$5,000,000

Term: Up to 10 year I/O; or 24 month I/O with no prepayment penalty)

Loan-To-Value: Up to 75% (depending on credit score and property type)

Rates: 9.00% to 13.00%

Credit Score: Minimum 600 FICO

Interest-Only Loans

2/2

Investors and developers with higher FICO scores are generally considered less “risky” by lenders and can access higher LTV and lower rates. We have 2 interest-only options.

24-month term interest-only loan:

Tier	FICO	Purchase	Refinance
1	FICO \geq 725	Rate: 10.74% LTV: 75%	Rate: 11.50% LTV: 75%
2	FICO 700-724	Rate: 11.00% LTV: 75%	Rate: 11.74% LTV: 75%
3	FICO 675-699	Rate: 12.00% LTV: 75%	Rate: 12.74% LTV: 70%

30-year term loan (10 year interest-only):

Tier	FICO	Single-Family	Multi-Family	Commercial
1	FICO \geq 750	Rate: 9.74% LTV: 75%	Rate: 10.49% LTV: 75%	Rate: 10.99% LTV: 70%
2	FICO 700-749	Rate: 9.99% LTV: 75%	Rate: 10.99% LTV: 75%	Rate: 11.49% LTV: 70%
3	FICO \geq 650	Rate: 10.74% LTV: 75%	Rate: 11.74% LTV: 75%	Rate: 12.24% LTV: 70%

New Construction

1/2

Loans for ground-up construction are available for non-owner occupied 1-4 family properties, condos, townhomes, and apartment buildings.

Loan Amount: \$100,000 - \$2,000,000

Term: 12, 18, or 24 months

Loan-To-Value: Up to 75% (depending on credit score and property type)

Rates: Starting at 10.99%

Credit Score: Minimum 650 FICO

New Construction

2/2

Investors and developers with experience under their belt are generally considered less “risky” by lenders and can access higher LTVs, assuming entitlements, permits, and approved plans.

	INITIAL LOAN AMOUNT		MAXIMUM LOAN AMOUNT	
	Max. LTV	Max. LTC	Max. ARV	Total LTC
Tier 1 Completed 10+ ground-up construction projects	Up to 75% of the As-Is Value	Up to 80% of the As-Is Value	Up to 75% of the ARV	Up to 90% Total LTC
Tier 2 Completed 10+ real estate transactions that include renovations	Up to 75% of the As-Is Value (72.5% for Refi)	Up to 75% of the As-Is Value	Up to 70% of the ARV	Up to 85% Total LTC
Tier 3 Completed 3+ real estate transactions; 1+ must be a heavy renovation	Up to 70% of the As-Is Value (67.5% for Refi)	Up to 72.5% of the As-Is Value	Up to 65% of the ARV	Up to 85% Total LTC
Tier 4 New customer with no prior experience	Up to 70% of the As-Is Value (65% for Refi)	Up to 70% of the As-Is Value	Up to 65% of the ARV	Up to 82.5% Total LTC

Long-Term Loans

Designed for real estate investors seeking lower payments on a long-term, fixed-rate loan with no balloon payment. Applies to non-owner occupied 1-4 family real estate, condos and townhomes.

Loan Amount: \$65,000 - \$5,000,000

Term: 30 years

Loan-To-Value: Up to 80% (depending on credit score and property type)

Rates: Starting at 6.49% for 1-4 family properties

Credit Score: Minimum 600 FICO

Short-Term Loans

Stabilized bridge programs can be a helpful tool for those looking to buy a new home before selling their current one. Can be used for a purchase, refinance, or cash-out.

Loan Amount: \$50,000 - \$10,000,000

Term: 12 - 18 months

Loan-To-Value: Up to 75% (depending on credit score and property type)

Rates: Starting at 9.00% for 1-4 family properties

Credit Score: Minimum 620 FICO

Notes & Disclaimers

The quoted interest rates provided are for informational purposes only and may not reflect the actual rates available to individual borrowers. Actual interest rates may vary based on several factors, including creditworthiness, loan amount, term, and lender policies.

The information provided about financial products is for informational purposes only and should not be considered financial advice. It does not constitute an offer, endorsement, or recommendation of any specific product or service. Before making any financial decisions, carefully consider your individual financial situation and goals, and/or consult with qualified financial professionals and conduct your own research to assess the suitability and risks associated with any financial product or investment and ensure that it aligns with your financial needs, capacity, and goals.

Hope this was helpful to you.

Interested in exploring *your* real estate options?



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