

## STANDARD PROGRAM

# Bridge Loans

LendingHome is a leading direct lender serving property investors. Our Bridge Loan product is designed for your clients who are either acquiring, renovating, and/or flipping properties for their portfolio. We offer a simple 100% online process, fast close and reliable access to capital at rates oftentimes lower than hard money or private lenders. Our loans feature competitive terms and a transparent process with dedicated help every step of the way.

## Summary of Terms

**Property Type:**

SFRs, 2-4 units, condos, townhomes, PUDs

**Transaction Type:**

Purchase or Refinance

**Interest Rates:**

As low as 7.5% (typically ranging 9-12%)

(varies based on LTV &amp; experience)

**LendingHome Origination:**

1.5% (\$2,500 minimum)\*

**Broker Origination:**

Up to 2.5%

**Loan Amount:**

Up to \$1,000,000 (\$75,000 minimum)\*

\*NEW Jumbo Program also available for loans between \$1M-2M. Call for details.

**Loan-to-Value:**

Up to 90% of purchase price

with Rehab: Up to 75% of After Repair Value (ARV)

**Rehab Holdback:**

Up to 100% of purchase price

(other factors dependent upon scope of construction)

**Closing Process:**

15 business days from completed app, even quicker for repeat borrowers

**Loan Term:**

12 months

**Rate Type:**

Fixed Rate, Interest Only

**FICO Requirement:**

Min 550

**Prepayment Penalty:**

None

## Contact

**Call Us****1-800-215-9222**

Let us customize financing for your property.

**Apply****[lendinghome.com](http://lendinghome.com)**

Enter your information online and get a term sheet in a few minutes.

Note: Interest Rate and program terms are subject to change. Final terms will vary according to the unique attributes of each loan transaction. Please call for details. \*LendingHome's minimum origination fee is \$2,000. Broker can charge the greater of \$2,000 or 2.5%.

LendingHome leverages technology to make the process of real estate lending fast, easy, and transparent for borrowers all across the country. Our deep sources of private capital allow us to offer loans that are flexible and competitively priced. Try us today for all of your investment property financing needs and let us delight you with every interaction.

LENDINGHOME FUNDING CORPORATION OPERATES UNDER NMLS ID #1125207.

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