



Loans

for Professional Residential
Real Estate Investors

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 90th percentile of market

Single Property Rental

Term Loans

RESIDENTIAL 1-4 UNITS

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





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 AZ, CA, ID, MN, ND, NV, OR, SD, UT & VT

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