

Title: Summit Coast Capital:
Institutional Underwriting Matrix

Standard Funding Thresholds:

- **Fix & Flip:** 90% LTC (Cost) / 75% LTV (After Repair Value).
- **DSCR Hold:** 1.20x minimum Debt Service Coverage Ratio.
- **Credit Floor:** 660 for best pricing (620 minimum for Bridge).
- **Property Type:** 1-4 Units Residential only for Phase 2.