

Vertex Private Funding - Loan Products Comparison

Core Loan Products at a Glance

Feature	DSCR Loans	Fix and Flip Loans	New Construction Loans	Bridge Loans
Loan Amount	75K – 5M	75K – 50M	75K – 50M	75K – 50M
LTV/LTC	Up to 80% LTV	Up to 70% ARV, 92.5% LTC	Up to 70% LTARV	Up to 85% LTC
Interest Rates	As low as 5.75%	8-15%	9.99-16%	11-15%
Points	0-2%	0-2%	0-2%	0-2%
Loan Term	30-Year	12-24 months	12-24 months	12-24 months
Min Credit Score	660	660	660	660
Property Types	Single-Family, Multi-Family, Condos, Short-Term Rentals	Single-Family, Multi-Family, Condos	Single-Family, Multi-Family, Condos	Single-Family, Multi-Family, Condos
Special Features	Rate locks, blanket loans	No prepayment penalty, extensions	100% construction reimbursement	No prepayment penalty, extensions

Primary Benefits by Loan Type

DSCR Loans

- **No personal income verification** - Qualification based on property income
- **No tax returns required** - Streamlined documentation process
- **No DTI ratio considered** - Personal debt not factored in
- **Portfolio scalability** - Ideal for building rental portfolios
- **BRRRR strategy support** - Perfect for long-term rental investors
- **Short-term rental eligible** - Can finance Airbnb/VRBO properties

Fix and Flip Loans

- **Fast funding** - Close in as few as 10 days
- **Covers acquisition and renovation** - Complete project financing
- **Interest-only payments** - Lower payments during renovation
- **100% rehab reimbursement** - Full coverage of renovation costs
- **No prepayment penalty** - Exit early without fees
- **Quick ROI potential** - Short-term strategy for fast profit

New Construction Loans

- **Higher leverage** - Up to 70% land + 100% construction
- **Fast funding** - Average 10-day closing
- **Draw-based funding** - Funds distributed as work completes
- **Higher ROI potential** - Premium pricing for new builds
- **Modern, energy-efficient properties** - Appeal to today's buyers
- **Customization options** - Build exactly what the market demands

Bridge Loans

- **Quick access to equity** - Tap into property value rapidly

- **Fast funding** - Quick approval and closing
- **Flexible terms** - Customizable to investor needs
- **Competitive advantage** - Move quickly on opportunities
- **Portfolio leverage** - Use blanket loans for multiple properties
- **Cash-out options** - Pull cash for new investments

Required Documents Checklist

DSCR Loans

- ☐ Loan application
- ☐ Two most recent bank statements (personal or business)
- ☐ Rental income documentation (lease agreement OR rental comps)
- ☐ Property appraisal
- ☐ Property insurance documentation
- ☐ Property tax records
- ☐ Entity documentation (if applicable)

Fix and Flip Loans

- ☐ Loan application
- ☐ Detailed scope of work (SOW)
- ☐ Purchase contract
- ☐ Renovation budget and timeline
- ☐ Property appraisal (ARV)
- ☐ Contractor information and licenses
- ☐ Draw schedule

New Construction Loans

- ☐ Construction plans and blueprints

- ☐ Builder/contractor contract
- ☐ Construction budget and cost breakdown
- ☐ Scope of work with draw schedule
- ☐ Property appraisal (projected ARV)
- ☐ Proof of construction experience
- ☐ Builder/contractor licenses and insurance
- ☐ Project timeline

Bridge Loans

- ☐ Loan application
- ☐ Financial statements
- ☐ Property information
- ☐ Exit strategy documentation
- ☐ Property insurance
- ☐ Property tax records
- ☐ Bank statements
- ☐ Credit documentation

Ideal Client Profiles

DSCR Loans

- Real estate investors building rental portfolios
- BRRRR strategy investors
- Short-term rental property owners
- Investors with complex income situations
- Foreign investors with U.S. properties

Fix and Flip Loans

- Experienced property flippers
- Investors targeting distressed properties
- Contractors expanding into development
- Investors with clear exit strategies
- House flipping businesses

New Construction Loans

- Experienced builders with previous ground-up projects
- Investors with clear exit strategy (sell or refinance)
- Clients with strong project management capabilities
- Investors targeting high-growth neighborhoods
- Builders with established contractor relationships

Bridge Loans

- Investors needing quick access to equity
- Buyers facing time-sensitive opportunities
- Portfolio investors expanding holdings
- Investors between long-term financing options
- Clients needing temporary financing solutions

For more information, contact your Vertex Private Funding representative.

Vertex Private Funding

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