



Fundscape Residential Investment Hard Money

Fundscape's Residential Hard Money program is for investment property purchases and refinances for semi-distressed and distressed properties who have challenges with payment history, FICO or other circumstances that prevent them from obtaining long term or permanent financing. A hard money loan is going to carry a higher interest rate and fees because of the credit or collateral challenges involved with the transaction. Clients need to understand and have a realistic expectation that the terms of these loans reflect the risk of default and challenges associated with securing the subject property. Fundscape specializes in this type of financing and provides clients acceptable

1-4 Unit (\$150,000 Minimum)

Investment SFR, Townhome, Condo, PUD

Multi-Family (\$150,000 Minimum)

5+ unit multi-family residential properties

All Guidelines Pricing And Approvals Are Subject To Review And This Is Not A Commitment To Lend. All Loans Are Subject To Change And Loan Terms May Be Amended Upon Review By Fundscape's Underwriters And/OR Investors

Our Advantages

✓ Reliability

Our focus is on building and maintaining reliable long-term relationships with borrowers and intermediaries.

✓ Predictability

Our enterprise is optimized to deliver a predictable process that our partners can depend on, with communication at every step.

✓ Experience

Our leadership incorporates well-opinionated real estate experts with multi-billion dollar experience in asset management and lending.



Residential Investment Loan Requirements

Structure	All Loans Are Short Term (6-36 Mo.) Loans With Balloon Payments At Term
Property Location	Nationwide United States except ND, MT, WY, NE, KS, UT, MN, AZ, NM, AL, HI, and SD
Markets	Major And Sub-Markets Available. No Rural Property Accepted As Per CFPB Site
Property Types	Investment Property Only. Occupancy At The Time Of Closing Will Dictate Occupancy Status. Borrowers Occupying More Than 51% of The Square Footage Is Considered OO.
Loan Size	Minimum \$150,000.00 To \$10,000,000.00 (Exceptions May Be Allowed Upon Review)
Loan To Value	Max Loan To Value Will Be 70% Of Purchase Price Or Appraised Value Whichever Is Less
Term	6, 12, 18, 24, 36 Month Terms Available Dependent Upon Investor And File Strength
Amortization	All Loans Are Interest Only For Repayment. Interest Reserve May Be Required.
Recourse	Full Recourse Required / Non-Recourse Is Not Allowed Loan May Require Entity Closing
Prepayment	0 - 6 Month Pre-Pay Is Standard For All Loans
Debt Yield	No Required Debt Yield.
DSCR Minimum	No Required DSCR For Most Programs. Select Investors May Require A Debt Service Of 1.00
Credit	560 Minimum Score. Major Credit Events Allowed. Require Explanation And Resolution
Vesting	Depending On State And Investor Entity May Be Required. Foreign Entity OK
Valuation Model	For New Value Property Must Have A Minimum Of 6 Months Seasoning. Within 6 Months Seasoning Purchase Price Plus Documented Rehab Dollars Allowed Only
Loan Reserves	Reserves May Be Required To Insure Payments Can Be Made. Typically 3 Mo. Requested
Fees	Origination Will Range From 1.00 - 4.00% Depending On Risk And Loan Structure.