



LEND PRODUCTS BLUEPRINT

INVESTORS CAPITAL

Lend Investors Capital is a nationwide, asset-based lender powering real estate investors at every stage. From acquisition to exit, we align with your strategy, support your growth, and deliver the capital to scale.

DSCR LOANS

DSCR | \$75K-\$3M | Min. FICO 660

- Acquisition & Refinance
- 30/40-yr fixed (P&I or IO)
- **Min DSCR only .80**
- Max LTV 80% Purchase
- Max LTV 75% Cash-Out
- Single Family, 2-4 Units, Condos/Condotels Eligible
- No Experience Required
- Pre-Payment Penalty 0-5 Yrs
- Short-Term Rentals Eligible
- Vacant Refinance Eligible
- Padsplit Properties Eligible
- Rate Protection Available
- Foreign Nationals Eligible

MULTIFAMILY | \$250K-\$3M | Min. FICO 700

- Acquisition & Refinances
- 30-yr fixed (P&I or IO)
- Min. DSCR 1.00
- Max LTV up to 75%
- 5-8 Units
- Rate Protection Available
- Experience Min: 12 mo. owning income-producing real estate or 1 rehabbed / constructed in past 36 mo.
- Pre-Payment Penalty 0-5 Yrs

PORTFOLIO | \$400K-\$5M | Min. FICO 700

- Acquisition & Refinances
- 30-yr fixed (P&I or IO)
- Min. DSCR 1.10
- Max LTV 80% Purchase
- Max LTV 75% Cash-out
- Single Family, 2-4 Units, Warrantable Condos
- No Experience Required
- 2-10 Properties same state
- Pre-Payment Penalty 3-5 Yrs
- Short-term Rentals Eligible
- Vacant Refinance Eligible
- Rate Protection Available

NEW CONSTRUCTION LOANS

NC | \$100K-\$3M | Min. FICO 660

- Acquisition & Refinances
- 12, 15, 18, 21, or 24-months IO
- Experience Min: 1 rehab structural or 1 new construction in last 36 mo.
- New construction experience is not necessary
- **Up to 95% LTC / 75% ARV**
- Up to 65% Land Value for initial advance
- In-House Construction Mgmt & Draw
- In-House Servicing
- No Pre-Payment Penalty

REHAB LOANS

COSMETIC | \$100K-\$3M | Min. FICO 660

- Acquisition & Refinances
- 12, 15, 18, 21, or 24-months IO
- No Experience Required
- No Pre-Payment Penalty
- Single Family, 2-4 Units, Warrantable Condos
- Non-Warrantable Condos Eligible
- Budget self, partial, or fully funded
- **Up to 95% LTC / 75% ARV**
- Non-Structural Improvements
- In-House Construction Mgmt & Draw
- In-House Servicing

STRUCTURAL | \$100K-\$2M | Min. FICO 660

- Acquisition & Refinances
- 12, 15, 18, 21, or 24-months IO
- Min. Experience: 2 rehabbed/constructed in last 36 mo.
- No Pre-Payment Penalty
- Single Family, 2-4 Units, Warrantable Condos
- Non-Warrantable Condos eligible
- Budget partial or fully funded
- **Up to 90% LTC / 75% ARV**
- Structural, Full-Gut
- In-House Construction Mgmt & Draw
- In-House Servicing

BRIDGE LOANS

BRIDGE LIMITED | \$100K-\$2M | Min. FICO 700

- Acquisition & Refinances
- 12, 15, 18, 21, or 24-months IO
- Max LTV 80% Purchase
- No Pre-Payment Penalty
- Single Family, 2-4 Units, Warrantable Condos
- Non-Warrantable Condos Eligible
- Min. Experience: 2 rehabbed /constructed in last 36 mo.

LEND EXCLUSIVE:

BRIDGE CHOICE | \$100K-\$2M | Min. FICO 660

- Acquisition & Refinances
- 30/40-Yr Fixed (P&I or IO)
- **Min. DSCR only .80**
- Max LTV 80% Purchase
- Max LTV 75% Cash-out
- No Experience Required
- Individual or Entity
- Single Family, 2-4 Units, Warrantable Condos
- Non-Warrantable Condos Eligible
- Short-Term Rentals Eligible
- No Pre-Payment Penalty
- Rate Protection Available



Contact Lend today to learn more!



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