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ACS LOAN PROGRAMS

DETAILS	FIX AND FLIP 1-4 UNIT RESIDENTIAL	RENTAL 1-4 UNIT RESIDENTIAL	GROUND UP CONSTRUCTION	COMMERCIAL
Property types	Non-Owner Occupied SFR (1-4 units)	Non-Owner Occupied SFR (1-4 units)	Non-Owner Occupied SFR (1-4 units)	Non-Owner Occupied 5+ units
Loan Purpose	Investment Purpose: Acquisition, Cash-Out, Refinance, Rehab	Investment Purpose: Rental, Cash-Out, Refinance	Investment Purpose: Acquisition, Construction	Investment Purpose: Rental, Cash-Out, Refinance, Acquisition, Rehab
Loan Amount	\$30,000 - 10M	\$30,000 - \$10M	\$30,000 - \$10M	\$100,000 - \$300M
Loan Length	6-24 Month	Up to 30 Year	6-24 Month	Up to 30 Year
Interest Rates	Starting at 8%	Starting at 6%	Starting at 8%	Starting at 7%
Origination Points	Starting 2 points	Starting 2 points	Starting 2 points	Starting 2 points
Loan Parameters (Non-Premium Members)	90% Purchase, 90% Rehab to not Exceed 65% ARV	Rental up to 80% LTV Cash out up to 75% LTV	(Land Free and Clear) 100% of Construction to not Exceed 65% ARV	Up to 75% LTV Rehab Loans Available for Commercial Loans
Loan Parameters (Premium Borrowers)	100% Purchase, 100% Rehab to not Exceed 70% ARV	N/A	(Land Free and Clear) 100% of Construction to not Exceed 70% ARV	N/A
Minimum Credit Score	N/A	650	N/A	650
Excluded States	MN, NV, SD, UT, VT	MN, NV, SD, UT, VT	MN, NV, SD, UT, VT	MN, NV, SD, UT, VT

CONTACT US

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