

RENTAL

Program Highlights

Up To 80% LTV*

Eligible uses:

- Purchase
- Rate and Term Refinance
- Cash-Out Refinance
- Delayed Purchase

Loan Amount

- Minimum: \$55,000
- Maximum: \$2,500,000

Loan Terms

- 30-year term
- Fixed or ARM options
- Fully amortizing or Interest-Only

Credit Requirements

- Minimum FICO 660 for DSCR \geq 1.00x
- Minimum FICO 700 for DSCR $<$ 1.00x
- Tri-merge credit report required
- Minimum two active trade lines
- No first-time home buyers

DSCR Requirements

- Long-Term Rentals: Minimum 0.75x
- Short-Term Rentals: Minimum 1.00x

Eligible Borrowers

Business entities only:

- LLCs
- Corporations
- LPs/GPs

Eligible Property Types

- Single Family Residence
- 2-4 Units
- Condominiums
- PUDs
- Townhomes

Valuation Requirements

- Full interior appraisal required
- Loans over \$1M require two appraisals (lower value used)

Prepayment Penalty Options

- Standard structures: 5/4/3/2/1, 3/2/1, or 1-year
- State restrictions may apply

Product Matrix				
Product	LTV Max	Loan Max	Qualifying DSCR Min	FICO Min
Leased Properties				
Purchase & Rate/ Term Refinance	75%	\$2,500,000	1.15x	700
Purchase & Rate/ Term Refinance	80%	\$2,000,000	1.00x	700
Purchase & Rate/ Term Refinance	75%	\$1,000,000	1.00x	680
Purchase & Rate/ Term Refinance	70%	\$1,000,000	1.00x	660
Purchase & Rate/ Term Refinance	75%	\$2,000,000	0.75x	700
Cash-Out Refinance	70%	\$2,500,000	1.15x	700
Cash-Out Refinance	75%	\$2,000,000	1.00x	700
Cash-Out Refinance	70%	\$1,000,000	1.00x	660
Cash-Out Refinance	60%	\$2,000,000	0.75x	700
Unleased Properties				
Purchase	75%	\$2,500,000	1.15x	700
Purchase & Rate/ Term Refinance	80%	\$2,000,000	1.00x	700
Purchase & Rate/ Term Refinance	75%	\$1,000,000	1.00x	660
Purchase & Rate/ Term Refinance	70%	\$1,000,000	1.00x	660
Purchase & Rate/ Term Refinance	75%	\$2,000,000	0.75x	700
Cash-Out Refinance	75%	\$2,000,000	1.00x	700
Cash-Out Refinance	70%	\$1,000,000	1.00x	660

FIX & FLIP

Program Highlights

Up To 90% LTV, Up To 75% LTARV

Eligible uses:

- Purchase
- Delayed Purchase
- Rate and Term Refinance
- Cash-Out Refinance

Loan Amount

- Minimum: \$75,000
- Maximum: \$6,000,000

Loan Terms

- 6, 9, 12, 18, or 24 months
- Interest-only, fixed-rate balloon loans

Credit Requirements

- Minimum FICO: 600

Eligible Borrowers

Business entities only:

- LLCs
- Corporations
- LPs/GPs

Eligible Property Types

- 1-4 Single-Family Homes
- Condominiums
- Townhomes
- PUDs

Occupancy

- Must be non-owner-occupied; Declaration of Non-Owner Occupancy required

Payment Escrows

- Choose full payment escrows, asset verification, or a mix, with at least three months escrowed.
- Interest escrows adjust monthly based on draws; borrowers must cover any shortfalls.

Valuation Requirements

- ARV appraisal required with 3 gridded sold comps and As-Is value
- Separate ARV appraisal required for each parcel/unit that can be sold independently

PLATINUM PLUS (Credit committee approval needed)				
Loan Amount	Max LTAIV	Max LTARV	Min Qualifying FICO	Max LTC
\$75,000 - \$2,000,000	90.0%	75.0%	620	90.0%
\$2,000,001 - \$4,000,000	90.0% *	75.0%*	620	90.0%
\$4,000,001 - \$6,000,000	85.0%	70.0%*	720	90.0%
PLATINUM (10+ in the last 3 years)				
Loan Amount	Max LTAIV	Max LTARV	Min Qualifying FICO	Max LTC
\$75,000 - \$2,000,000	90.0%	75.0%	660	90.0%
\$75,000 - \$1,000,000	90.0%	75.0%	620	90.0%
\$2,000,001 - \$4,000,000	90.0%	75.0%	660	90.0%
\$4,000,001 - \$6,000,000	90.0%	75.0%	720	90.0%
GOLD (5-9 in the last 3 years)				
Loan Amount	Max LTAIV	Max LTARV	Min Qualifying FICO	Max LTC
\$75,000 - \$2,000,000	90.0%	75.0%	660	90.0%
\$75,000 - \$1,000,000	90.0%	75.0%	620	90.0%
\$2,000,001 - \$4,000,000	90.0%	75.0%	660	90.0%
SILVER (2-4 in the last 3 years)				
Loan Amount	Max LTAIV	Max LTARV	Min Qualifying FICO	Max LTC
\$75,000 - \$650,000	90.0%	75.0%	700	90.0%
\$75,000 - \$650,000	85.0%	75.0%	660	90.0%
BRONZE (0-2 in the last 3 years)				
Loan Amount	Max LTAIV	Max LTARV	Min Qualifying FICO	Max LTC
\$75,000 - \$500,000	90.0%	75.0%	700	90.0%
\$75,000 - \$500,000	85.0%	75.0%	660	90.0%

* TVC Credit Committee approval required



GROUND UP CONSTRUCTION

Program Highlights

Up To 90% LTV, Up To 75% LTARV

Eligible uses:

- Purchase
- Delayed Purchase
- Rate and Term Refinance
- Cash-Out Refinance

Loan Amount

- Minimum: \$200,000
- Maximum: \$7,500,000

Loan Terms

- 12, 18, or 24 months

Credit Requirements

Minimum FICO: 680

Eligible Borrowers

Business entities only:

- LLCs
- Corporations
- LPs/GPs

Eligible Property Types

- 1-4 Single-Family Homes
- Condominiums
- Townhomes
- PUDs

Occupancy

- Must be non-owner-occupied; Declaration of Non-Owner Occupancy required

Payment Escrows

- Choose full projected interest escrows, asset verification, or a mix, with at least three months escrowed.
- Interest reserves recalculate monthly as funds are drawn; borrowers must cure any shortfalls.

Valuation Requirements

- STC/ARV appraisal required with 3 gridded sold comps + Cost Approach for As-Is/site value
- One As-Is appraisal + individual ARV appraisals for each independently sellable parcel/unit

Loan Purpose	Loan Amount	Max LTAIV	Max LTARV	Min Qualifying FICO	Max LTC
Purchase	\$200,000 - \$4,000,000	75.0%	75.0%	680	90.0%
Purchase	\$4,000,001 - \$7,500,000	70.0%	70.0%	720	90.0%
Delayed Purchase	\$200,000 - \$4,000,000	75.0%	75.0%	680	90.0%
Delayed Purchase	\$4,000,001 - \$7,500,000	70.0%	70.0%	720	90.0%
Rate & Term Refinance	\$200,000 - \$4,000,000	75.0%	75.0%	680	90.0%
Rate & Term Refinance	\$4,000,001 - \$7,500,000	70.0%	70.0%	720	90.0%
Cash-Out Refinance	\$200,000 - \$4,000,000	65.0%	75.0%	680	90.0%
Free and Clear Property Refinance	\$200,000 - \$4,000,000	75.0%	75.0%	680	90.0%
Free and Clear Property Refinance	\$4,000,001 - \$7,500,000	75.0%	70.0%	720	90.0%



BRIDGE

Program Highlights

Up To 80% LTAIV

Eligible uses:

- Purchase
- Delayed Purchase
- Rate and Term Refinance
- Cash-Out Refinance

Loan Amount

- Minimum: \$75,000
- Maximum: \$5,000,000

Loan Terms

- 6, 9, 12, 18, or 24 months
- Interest-only, fixed-rate balloon loans

Credit Requirements

- Minimum FICO: 600

Eligible Borrowers

Business entities only:

- LLCs
- Corporations
- LPs/GPs

Eligible Property Types

- 1-4 Single-Family Homes
- Condominiums
- Townhomes
- PUDs

Occupancy

- Must be non-owner-occupied

Payment Escrows

- Borrowers may use full payment escrows, full asset verification, or a combination, with at least three months of interest escrowed.
- Escrowed payments can be financed in the loan amount or paid by the borrower at closing or via cash-out proceeds.

Asset Verification

- Asset verification may be used instead of full-term payment escrows.
- Not required when full payment escrows are included, unless otherwise specified.

Tier	Loan Amount	Max LTAIV	Min Qualifying FICO
Platinum Plus	\$75,000 - \$4,000,000	80.0%	680
Platinum	\$75,000 - \$4,000,000	80.0%	680
Platinum	\$75,000 - \$4,000,000	75.0%	640
Platinum	\$75,000 - \$2,000,000	70.0%	600
Gold	\$75,000 - \$4,000,000	80.0%	680
Gold	\$75,000 - \$4,000,000	75.0%	640
Gold	\$75,000 - \$2,000,000	70.0%	600
Silver	\$75,000 - \$650,000	80.0%	680
Silver	\$75,000 - \$650,000	70.0%	640
Bronze	\$75,000 - \$500,000	75.0%	680

PLATINUM PLUS (Credit committee approval needed)

PLATINUM (10+ in the last 3 years)

GOLD (5-9 in the last 3 years)

SILVER (2-4 in the last 3 years)

BRONZE (0-2 in the last 3 years)

*Rates, terms, offers and conditions offered herein apply only to qualified borrowers in accordance with our guidelines at the time of application, property factors and geography and are subject to change at any time without notice. This is a non-binding expression of interest and does not create any legally binding commitment or obligation on the part of Temple View Capital Funding, LP or its affiliates and are subject to our credit, legal and investment approval process.

TEMPLE VIEW CAPITAL FUNDING, LP™ 2016 is licensed (i) by the Financial Division of the California Department of Business Oversight as a California Finance Lender and Broker under DBO license #60DBO-73498, (ii) by the Department of Financial Institutions of Arizona as a Arizona Mortgage Banker under License # BK-1004278, (iii) in Minnesota as a Residential Mortgage Originator under License #MN-MO-1835832, (iv) maintains its Residential First Mortgage Notification status in Utah through the Utah Department of Financial Institutions, (v) by the Division of Financial Regulation of Oregon as an Oregon Mortgage Lender under License # ML-5871 and (vi) by the Nevada Division of Mortgage Lending as a Mortgage Company Licensee* under License # 5168. ***It should be noted that in the state of Nevada some of Temple View Capital Funding, LP's services may not be available to Nevada customers.**