



FINANCING

for Professional Residential
Real Estate Investors

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BRIDGE LOANS

FIX AND FLIP

PROPERTY TYPE: Fix and Flip Residential
(1-4 units)

LOAN: \$50,000 - \$3,000,000

TERM LENGTH: 12 months, up to 18 at
Lender Discretion

MAX LTC: 90% of Purchase
100% of Rehab Costs

MAX LOAN TO ARV: 70%

RECOURSE: Full Recourse Only



BRIDGE LOANS

GROUND-UP CONSTRUCTION

PROPERTY TYPE:	Ground Up Construction Residential (1-4 units)
LOAN:	\$50,000 - \$3,000,000
TERM LENGTH:	12, 18, or 24 month options available
MAX LTC:	Up to 75% of the land value or purchase price/60% if unpermitted, plus 100% of construction LTC Catch Up Draw to raise initial advance to 75% at approval of required plans/ permits post-closing
MAX LOAN TO COST (TOTAL):	85% with no financed interest reserves (IR), up to 90% with financed IR
MAX LOAN TO ARV:	70%
RECOURSE:	Full Recourse Only



BRIDGE LOANS

STABILIZED BRIDGE

PROPERTY TYPE:	Single Family/2-4 Unit/ Townhomes/PUD/ Warrantable Condos
LOAN:	\$50,000 - \$3,000,000
TERM LENGTH:	12 months, up to 18 at lender discretion
MIN GUARANTOR FICO:	Mid-Score of 660
MAX LTC:	90% of Purchase if owned < 6 months, and up to 100% of Completed Rehab Costs
MAX LOAN TO VALUE (AS-IS & AFTER REPAIR):	70% if owned > 6 months
MIN DEBT SERVICE COVERAGE RATIO:	1.10x standard exit DSCR Recently completed rehabs and builds may qualify for no-minimum DSCR
RECOURSE:	Full Recourse Only



RENTAL LOANS

SINGLE PROPERTY RENTAL

PROPERTY TYPE:	Single Family/2-4 Unit/ Townhomes/PUD/ Warrantable Condos
LOAN:	\$75,000 – \$2,000,000
TYPES:	Fully Amortizing Options: 30 yr frm, 5/6 arm, 7/6 arm, 10/6 arm Partial Interest Only Options: 30 yr frm, 5/6 arm, 7/6 arm, 10/6 arm
TERM LENGTH:	30 years
MIN GUARANTOR FICO:	Mid-Score of 660
MAX LTC:	If owned < 3 months, 80% of Total Cost Basis
MAX LOAN TO AS-IS VALUE:	Purchase/Rate Term Refinance: 80% Cashout Refinance: 75%
MIN DEBT SERVICE COVERAGE RATIO:	1.05x (Gross Rent/PITIA)
RECOURSE:	Full Recourse Only
LEASE REQUIREMENTS:	Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent Unleased Units: 90% of Market Rent (Purchase Loans only)





RENTAL LOANS

RENTAL PORTFOLIO

PROPERTY TYPE:	Single Family/2-4 Unit/PUD/ Townhomes/Warrantable Condos
MIN PROPERTY VALUE:	\$100,000 per property Sub \$100K value allowed by lender exception
MAX LOAN AMOUNT:	\$2,000,000
TYPES:	Fully Amortizing Options: 30 yr frm, 5/6 arm, 7/6 arm, 10/6 arm Partial Interest Only Options: 30 yr frm, 5/6 arm, 7/6 arm, 10/6 arm
TERM LENGTH:	30 years
MIN GUARANTOR FICO:	Mid-Score of 660
MAX LTC:	If owned < 3 months, 80% of Total Cost Basis
MAX LOAN TO AS-IS VALUE:	Purchase/Rate Term Refi: 80% Cashout Refinance: 75%
MIN DEBT SERVICE COVERAGE RATIO:	For portfolios with $\leq$ \$2MM AND $\leq$ 10 properties: 1.10x (Gross Rent/PITIA) For all other portfolios: 1.20x (Net Cash Flow/Debt Service)
RECOURSE:	Full Recourse with Pledge of Equity of Borrowing Entity Non-Recourse options available
LEASE REQUIREMENTS:	Minimum Occupancy Rate of 90% by Unit Count Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent Unleased Units: 90% of Market Rent (Purchase Loans only)



ADDITIONAL OFFERINGS

SNAP DRAWS DIY

SNAP A PIC, GET A DRAW. IT'S THAT EASY!¹

- Initiate DIY draw requests from your phone, at your convenience
- Draws fund in approximately 1 business day¹
- For single-unit Fix and Flip and Construction

FAST TRACK

GET YOUR LOAN FUNDED IN DAYS, NOT WEEKS!²

- Get priority title, appraisal, and insurance processing from the start of loan submission
- Available on all loan products

ALLIANCE BUSINESS CAPITAL

Alliance Business Capital also offers Commercial Real Estate Financing, SBA Loans, CMBS Loans, and Unsecured Business Loans. For more information on Alliance Business Capital and our other Loan Programs please visit www.alliancebcpartners.com

1. Requires 3rd party mobile app download. Currently available for one unit properties only. Time from full document submission to settled wire averages 24 hours but may vary. Release of funds is based on clear photographic evidence of completed work matching the request.

2. Upfront non-refundable fee required in full. All loans require individual property approval based on appraisal, geographic location, and additional underwriting criteria. Lender is not liable for delays or denials as a result of third-party review.





This is not a commitment to lend. Rates advertised are the lowest offered. Actual rates and offers may vary based on approval criteria, including but not limited to borrower FICO score, previous experience, period of ownership, etc. Leverage advertised is the highest offered. Actual leverage and offers may vary based on approval criteria, including but not limited to borrower FICO score, previous experience, period of ownership, etc. At this time, we are unable to lend in AZ, CA, ID, MN, ND, NV, OR, SD, UT, VT.