



HIGHLAND

FINANCIAL CAPITAL GROUP

Asset Management ♦ Equity Placement ♦ Private Financing

FIX & FLIP AND NEW CONSTRUCTION FINANCING WITH INDUSTRY-LEADING RATES

Short-term financing for residential real estate investors

Fix & Flip Line of Credit

- Lines of credit for multiple transactions¹
- Funding up to: 90% of purchase price
95% of rehab
75% LTV
- Loans from \$50K to \$2.5MM²
- Recourse and non-recourse options available
- Single loans available for first-time investors;
no experience required

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New Construction Line of Credit

- Lines of credit for multiple transactions¹
- Funding up to: 75% of land value
95% of construction budget
75% LTV
- Loans from \$150K to \$2.5MM²
- Single loans available for first-time investors;
no experience required

See other side for important disclosures.

FINANCING FOR REAL ESTATE INVESTORS

	FIX & FLIP LINE OF CREDIT	NEW CONSTRUCTION LINE OF CREDIT
Description	Exposure line for experienced investors (1+ completed flip in the past 2 years) ¹	Exposure line to fund ground-up construction for developers and investors (1+ completed flip in the past 2 years) ¹
Loan Size	\$50K - \$2.5MM ²	\$150K - \$2.5MM ²
Term & Amortization	9 months (standard) Extensions available up to 21 months	12 months (standard) Extensions available up to 21 months
Acquisition Financing	Funding up to 90% of purchase price	Funding up to 75% of land value ³
Rehab Financing	Up to 95% of rehab costs, max 75% of ARV	Up to 95% of construction costs, max 75% ARV
Minimum Interest Charge	90 days minimum interest	
Borrower	Individual, Limited Partnership, Corporation or LLC (Single Purpose Entity)	
Credit	620+	
Property Types ⁴	Non-Owner Occupied: Single family residences, 2-4 family units, Condos, Townhomes, and Multi-family properties up to 20 units	