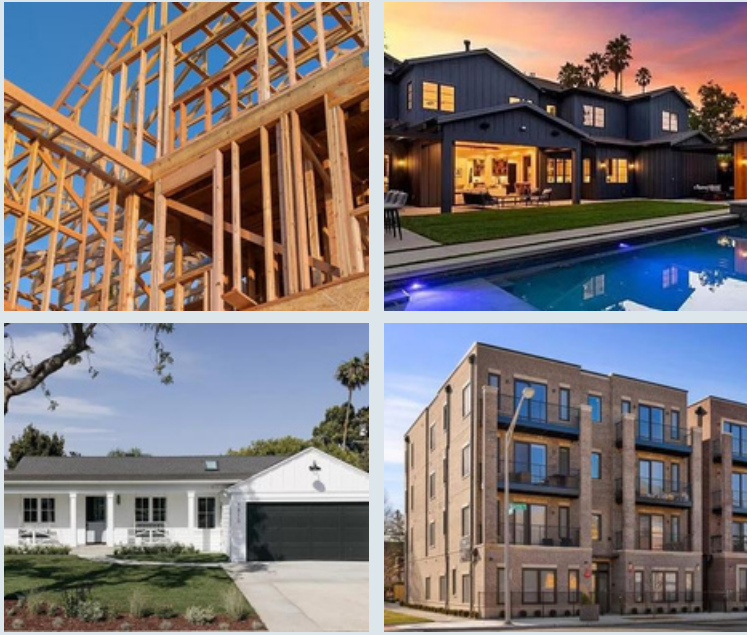







# Innovative Financing Solutions for Real Estate Investors and Developers

*Highland Financial Capital Group is the preferred capital partner for professional real estate investors seeking prompt and innovative financing solutions that support the all phases of your residential projects, including acquisitions, renovations, ground-up construction, and long-term rental holds.*



**Flexible loan programs for:**

-  **BRIDGE** Fast financing for acquisitions and recapitalization loans for finished projects
-  **FIX & FLIP** Rapid renovation capital for single-family and multifamily projects **NEW**
-  **CONSTRUCTION** Ground-up development for single-family, multifamily, and multi-unit projects
-  **BUILD-TO-RENT/HOMEBUILDING** A&D and ground-up construction financing for build-to-rent & production homebuilding
-  **RENTAL HOLD** Capital for lease-up and stabilized 1-4 units multifamily (5+ unit) and mixed-use buildings

## The Highland Financial Capital Group Difference

**EXPERTISE** Highland Financial Capital Group's senior leadership team has extensive expertise in real estate development, commercial banking, and corporate finance.

**BUILT ON RELATIONSHIPS** Our gold standard is based on long-term relationships with high-caliber, professional real estate investors, offering comprehensive loan programs to support developers with flexibility and speed.






**SOLUTIONS-ORIENTED** Our mission is to empower real estate investors with the financial tools to succeed in a competitive market, ensuring each project is supported with the highest level of expertise and dedication.

▶ Call **Sabi Varon** at **(770) 730-1707** to learn more about the Highland Financial Capital Group lending solutions designed to serve your leverage needs.

# General Lending Parameters

AS OF OCTOBER 2024 (pricing subject to underwriting and market conditions)



	BRIDGE 	FIX & FLIP 	NEW CONSTRUCTION 	BTR/HOMEBUILDER 	RENTAL HOLD 
INTEREST RATES	Rates contingent upon track record, credit profile, and market conditions.				
LOAN TO VALUE/COST	Up to 80% LTV	Up to 90% LTC <i>Including interest reserve</i>	Up to 80% LTC <i>Including interest reserve</i>	Up to 80% LTC <i>Including interest reserve</i>  Up to 70% LTARV	60 to 75% LTV There may also be a minimum debt service coverage ratio (DSCR)
LOAN AMOUNTS	Up to \$50 million	Up to \$10 million	Up to \$50 million	Up to \$50 million	Up to \$50 million <i>Individual SFR property up to \$3.5 million</i>
ORIGINATION FEE	1% to 1.50% annualized	1% annualized	1% to 2%	1.25% to 2%	1% to 1.50%
LOAN MATURITIES	Up to 24 months	Up to 18 months	Up to 36 months	Up to 36 months (on construction phase)	3 to 10 years
LOAN PURPOSE	Purchase and refinance	Purchase and refinance	Purchase and refinance	Land, horizontal/vertical construction and other costs associated with build-out of for-rent SFR subdivisions and horizontal apartment projects	Purchase, refinance or stabilization
PROPERTY TYPES	Non-owner occupied SFR, multifamily, multi-unit or mixed-use*  <i>*properties with 5+ units &amp; &lt;25% commercial space</i>	Non-owner occupied SFR, multifamily, multi-unit, or mixed-use*  <i>*properties with 5+ units &amp; &lt;25% commercial space</i>	Non-owner occupied SFR, multifamily, multi-unit, or mixed-use*  <i>*properties with 5+ units &amp; &lt;25% commercial space</i>	Single-family and multifamily Build-to-Rent communities	Non-owner occupied SFR, multifamily, mixed-use or vacation rental  <i>*properties with 5+ units &amp; &lt;25% commercial space</i>
COLLATERAL	First Deed of Trust	First Deed of Trust	First Deed of Trust	First Deed of Trust and Assignment of Rents on acceptable property types	First Deed of Trust and Assignment of Rents on acceptable property types
RECOURSE/GUARANTY STRUCTURE	Repayment, and will consider limited recourse on repayment	Repayment and completion, and will consider limited recourse on repayment	Repayment and completion, and will consider limited recourse on repayment	Loan and guaranty structure customized to sponsor/project	Loan and guaranty structure customized to sponsor/project
PREPAYMENT PENALTY	None	None	None	None (during construction phase)	Fully prepayable, subject to sliding fee structure

## Minimum Initial Underwriting Documentation

- Full financial underwriting
  - 2 months bank statements
  - 2 years of tax returns and/or financial statements (income statement and balance sheet)
- Evidence of successful experience and appropriate infrastructure in specific product type strategy
- Appropriate sponsor liquidity and potential covenant requirements
- Net-worth greater or equal to loan amount
- FICO score of 680+
- Subject to additional underwriting