

	FIX & FLIP	RESIDENTIAL (1-4) GROUND UP	MULTI-FAMILY & MIXED-USE CONSTRUCTION	MULTI-FAMILY & MIXED-USE BRIDGE
Loan Amount	\$350K - \$3.5M	\$350K - \$3.5M	\$500k-\$5M (Up to \$10,000,000 on exception)	\$500K - \$3M (Up to \$10,000,000 on exception)
Max LTC	90% of total project costs	90% of total project costs LTC Catch Up Draw to raise initial advance to 75% at approval of required plans/permits post-closing	Up to 85% w/ interest reserve, w/o interest reserve, 80%	75% on purchases, Bridge/Light Rehab, 70% Heavy Rehab
Max LTV	90% / 100% (Purchase price / Rehab)	Up to 75% of the lower of land value or purchase price/60% if unpermitted	70% on purchases, (60% for Refi Rate/Term)	Purchase 75% Refi Rate/Term 70% Cash-Out Refinance 65%
Minimum FICO (Mid-Score)	Minimum IR = 1 month If past bankruptcy, foreclosure, or FICO < 650: 12 month IR	Median FICO Score 680	Median FICO Score 680/ For Non-Recourse 700	Median FICO Score 680/ For Non-Recourse 700
Starting Rates /Terms	8.75% 12-24 Months	8.99% 12-24 Months	10.50% 12-24 Months	10.00% 12-24 Months

Learn more at www.trans-baycapital.com

*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.