



STRATTON EQUITIES

LENDING CAPITAL FOR REAL ESTATE INVESTORS

WWW.STRATTONEQUITIES.COM

NATIONWIDE - FICO SCORES FROM 650

Same day Pre-approvals

Loan Approvals within 48

Widest Range of Mortgage Programs

HARD MONEY

- FICO Scores from 400+
- Loan Amounts from \$100,000-\$5,000,000
- Rates Starting at 7.24%
- Loan Program 12-18 Months I/O Bridge
- PROPERTY TYPES: 1-100 Units, Mixed Use, Multi-Family, Commercial

FIX AND FLIP

- Up to 90% LTV of Acquisition
- Up to 100% of Rehab
- Up to 75% ARV
- Rates Starting at 7.74%
- Loan Term 9-24 Months I/O Bridge
- Close in 14 Business Days
- Loan Amount \$100,000-\$5,000,000

NEW CONSTRUCTION

Stratton Equities will Fund up to 85% of the Total Cost of the Project.

- Up to 85% LTC
- Up to 70% ARV
- Up to 100% of Construction Cost
- Little or No Money Down if Lot is Already Owned
- Loan Amount \$250,000 - \$15,000,000
- Loan Terms 9-24 Month I/O Bridge
- SFR, 2-4 Units & 5+ Unit Multifamily
- Minimum 3 Similar Experience
- Minimum Credit Score 650
- Must Be Ready to Go Vertical
- Recapitalization(Cash-out) Option

NON-QM

- 650+ Credit Score
- Up-to 85% LTV
- Rates Starting at 4.375%
- Loan Programs 5/1, 7/1, 30 Year Fixed; 40 Year 5/1 ARM I/O
- No Doc/Stated Income
- Investor No Ratio
- US or Foreign Nationals

COMMERCIAL

- Minimum 650 FICO
- Up-to 80% LTV
- Rates Starting at 5.25%
- Loan Amounts from \$100,000-\$5,000,000
- Loan Terms 9-24 Months I/O Bridge, 5/1 ARM; 30 Year Fixed
- PROPERTY TYPES: Apartment Buildings, Mixed Use, Retail, Office, Warehouse & More!

* Flexible Debt Service Ratios

* Gift Funds for Down Payment and/or Closing Costs are Acceptable

* Sellers Concession is Acceptable on most programs

* Close in Corporation, LLC or Trust

* Historic Mortgage Lates, Forebearances, etc. can still be acceptable