



**Roc
Capital**
by Roc360

**Leading Capital Provider for Private Lenders
and Commercial Mortgage Brokers**

Loans for Professional Residential Real Estate Investors



BRIDGE LOANS

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TERM LOANS

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Fix & Flip

Bridge Loans

BRIDGE LOANS

FIX AND FLIP

PROPERTY TYPES: Residential (1-4 Units)

LOAN AMOUNT \$50,000 - \$25,000,000

MAXIMUM LOAN TO COST 90% of Purchase and 100% of Rehab Costs

MAXIMUM LOAN TO ARV 75%

TERM LENGTH Up to 18 months

RECOURSE Full Recourse



Ground Up

Bridge Loans

BRIDGE LOANS

GROUND UP

PROPERTY TYPES: Residential (1-4 Units)

LOAN AMOUNT \$50,000 - \$2,000,000

MAXIMUM LOAN TO COST (LAND) 50%|65% of Purchase (Land|Permitted Projects)
100% of Rehab Costs

MAXIMUM LOAN TO COST (TOTAL) 85%

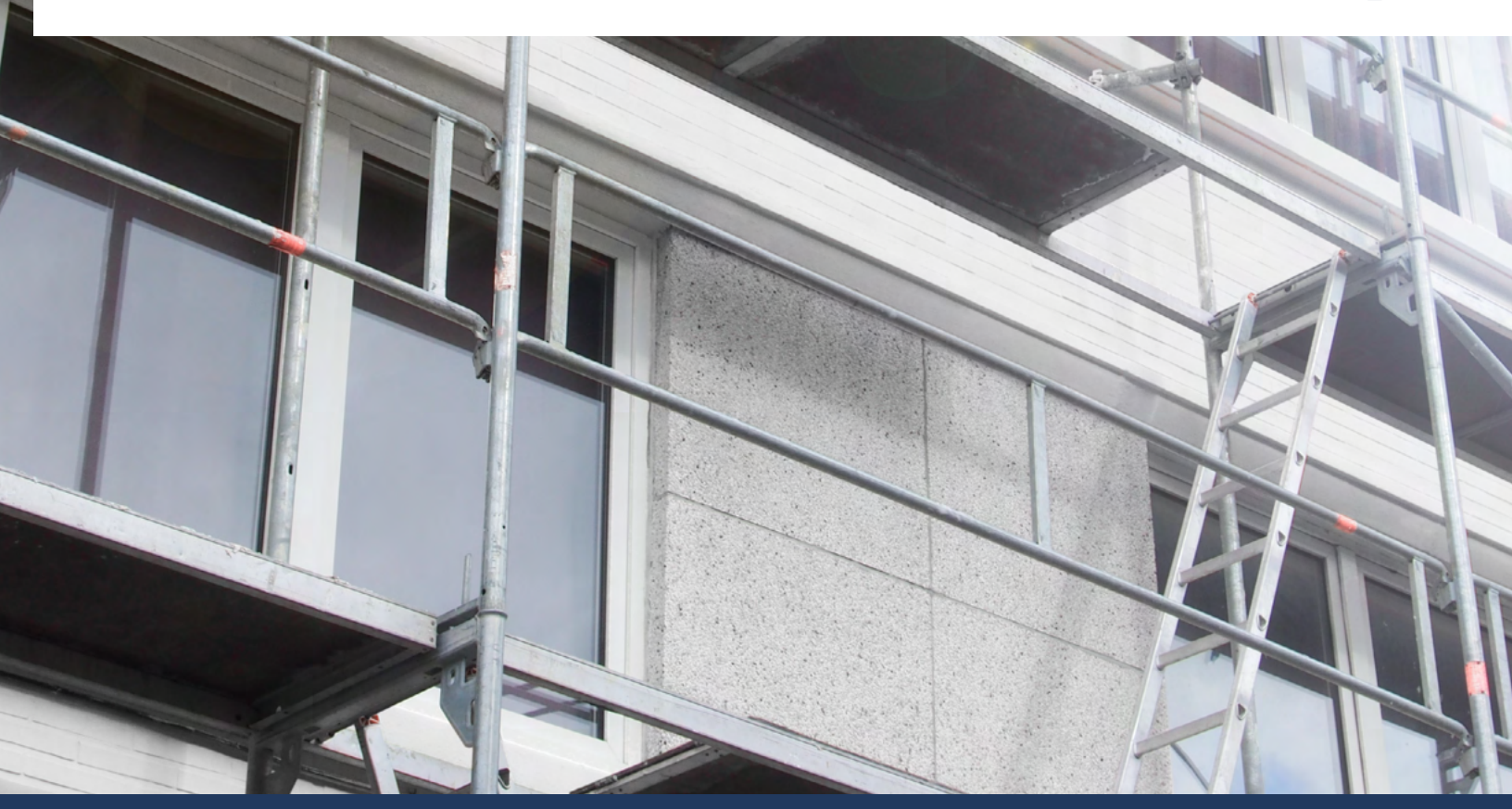
MAXIMUM LOAN TO ARV 75%

TERM LENGTH Up to 18 months

RECOURSE Full Recourse



Small Balance Multifamily



Bridge Loans

BRIDGE LOANS

SMALL BALANCE MULTIFAMILY

PROPERTY TYPES: Residential (5+ Units)

LOAN AMOUNT \$500,000+

LOAN TYPES Interest Only | Fixed/Adjustable Rate Mortgage Options

MAXIMUM LOAN TO COST

- Purchase Loans: 80% of Purchase/As-is Value + 100% of Rehab Costs
- Refinance Loans: 75% of As-is Value + 100% of Rehab Costs

MAXIMUM LOAN TO STABILIZED VALUE

75%

TERM LENGTH

Up to 24 months + Two 6-month Extensions

RECOURSE

- Loans <= \$2MM: Full Recourse
- Loans > \$2MM: Full Recourse or
- Limited Recourse with bad-boy carveouts
- Completion Guaranty/Reserve Replenishment Guaranty when applicable

MINIMUM GUARANTOR FICO

Mid-Score of 680



Single Property Rentals

**FOR
RENT**

Term Loans

TERM LOANS

SINGLE PROPERTY RENTALS

PROPERTY TYPES	Single Family/2-4 Unit/Townhomes/PUD/Warrantable Condos
LOAN AMOUNT	\$75,000 - \$2,000,000
LOAN TYPES	30-Year Fixed Rate Mortgage (Fully Amortizing) 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)
MAXIMUM LOAN TO COST	If Owned <3 months, 80% of Total Cost Basis If Owned between 3 and 6 months, additional 5% haircut on Max Eligible LTV
MAXIMUM LOAN TO AS-IS VALUE (SUBJECT TO MINIMUM FICO)	■ Purchase/Rate-Term Refinance: 80% ■ Cashout Refinance: 75%
MINIMUM DEBT SERVICE COVERAGE RATIO (GROSS RENT/PITIA)	1.20x
TERM LENGTH	30 Years
RECOURSE	Full Recourse Only
MINIMUM GUARANTOR FICO	Mid-Score of 680
LEASE REQUIREMENTS	■ Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent ■ Unleased Units: 90% of Market Rent (Purchase Loans only)



Rental Portfolios

Term Loans

TERM LOANS

RENTAL PORTFOLIOS

PROPERTY TYPES

- Single Family/2-4 Unit/Townhomes/PUD/Warrantable Condos
- 5-20 Unit Multifamily and Eligible Mixed Use Properties allowed up to 15% of Loan Amount

LOAN AMOUNT \$150,000 - \$50,000,000

LOAN TYPES 30-Year Fixed Rate Mortgage (Fully Amortizing)
5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)

MAXIMUM LOAN TO COST If Owned <3 months, 80% of Total Cost Basis
If Owned between 3 and 6 months, additional 5% haircut on Max Eligible LTV

**MAXIMUM LOAN TO AS-IS VALUE
(SUBJECT TO MINIMUM FICO)**

- Purchase/Rate-Term Refinance: 80%
- Cashout Refinance: 75%

**MINIMUM DEBT SERVICE COVERAGE
RATIO
(NET CASH FLOW/DEBT SERVICE)** 1.20x

TERM LENGTH 5, 10 & 30 Years

RECOURSE Non Recourse with "bad-boy" carveouts and Pledge of Equity of Borrowing Entity

MINIMUM GUARANTOR FICO Mid-Score of 680

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)



Multifamily Term

Term Loans

TERM LOANS

MULTIFAMILY TERM

PROPERTY TYPES

- 5+ Unit Residential Properties
- Eligible Mixed Use Properties (residential rental SF is GREATER than commercial rental SF)

LOAN AMOUNT \$500,000 - \$10,000,000

LOAN TYPES 30-Year Fixed Rate Mortgage, OR
5/6, 7/6, 10/6 Hybrid ARMs
(Partial IO or Fully Amortizing)

MAXIMUM LOAN TO COST If Owned <3 months, 80% of Total Cost Basis
If Owned between 3 and 6 months, additional 5% haircut on Max Eligible LTV

**MAXIMUM LOAN TO AS-IS VALUE
(SUBJECT TO MINIMUM FICO)**

- Purchase/Rate-Term Refinance: 75%
- Cashout Refinance: 75%

**MINIMUM DEBT SERVICE COVERAGE
RATIO
(NET CASH FLOW/DEBT SERVICE)** 1.20x - 1.40x, based on subject market classification (Top, Standard, Small, Very Small)

TERM LENGTH 30 Years

RECOURSE Full Recourse
or
Non Recourse with bad-boy carveouts and Pledge of Equity

MINIMUM GUARANTOR FICO Mid-Score of 680

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)



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