



Roc
Capital
by Roc360



Loans

for Professional Residential
Real Estate Investors



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Fix & Flip

RESIDENTIAL 1-4 UNITS

- LOAN AMOUNT**
- Min: \$50,000
 - Max: \$5,000,000

- TERM LENGTH**
- 12 months, up to 18 at lender discretion

- MAX LTC**
- Up to 90% of purchase price
 - Up to 100% of rehab costs

- MAX LOAN TO ARV**
- Up to 75%

- FICO**
- Minimum IR = 1 month
 - If past bankruptcy, foreclosure, or FICO < 620: 12 month IR

- EXPERIENCE**
- All levels considered (leverage based on experience)

- RECOURSE**
- Full Recourse
 - Pledge of shares

- PROFIT TEST**
- Minimum 30% ROI
 - If fail, must pass 1.20 DSCR test on a market 30-year FRM



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Ground Up

RESIDENTIAL 1-4 UNITS

- LOAN AMOUNT**
- Min: \$50,000
 - Max: \$5,000,000

- PROPERTY COUNT**
- Min 1, Max 2

- TERM LENGTH**
- 12 months, Up to 18 at Lender Discretion

- MAX LTC**
- Up to 75% of the lower of land value or purchase price/60% if unpermitted, plus 100% of construction
 - Max 85% of total project costs
 - LTC Catch Up Draw to raise initial advance to 75% at approval of required plans/permits post-closing

- MAX LOAN TO ARV**
- Up to 70%

- FICO**
- 620 Midscore

- EXPERIENCE**
- Previous real estate experience required: 1-2 Ground ups
 - GCs if experience if permits tie to Ground ups
 - Guarantors with no experience permitted on a case by case basis

- RECOURSE**
- Full Recourse

- PROFIT TEST**
- Minimum 30% ROI
 - If fail, must pass 1.20 DSCR test on a market 30-year FRM



Experienced DEVELOPER PROGRAM

3+ SIMILAR PAST PROJECTS

RESIDENTIAL 1-4 UNITS

LOAN AMOUNT ■ Min: \$50,000
■ Max: \$5,000,000

PROPERTY COUNT ■ Min 1, Max 10

TERM LENGTH ■ 12 months, Up to 24 at Lender Discretion

MAX LTC ■ Up to 75% of the lower of land value or purchase price/60% if unpermitted, plus 100% of construction
■ Max 90% of total project costs
■ LTC Catch Up Draw to raise initial advance to 75% at approval of required plans/permits post-closing

MAX LOAN TO ARV ■ Up to 75%

FICO ■ 620 Midscore (680 for developments)

EXPERIENCE ■ Previous real estate experience required: 3+ similar Ground-up builds + heavy rehabs with expansion. Professional development / builder.
■ Guarantors with no experience permitted with experienced guarantor that meets the above experience criteria

RECOURSE ■ Full Recourse

PROFIT TEST ■ Minimum 30% ROI
■ If fail, must pass 1.20 DSCR test on a market 30-year FRM



Stabilized BRIDGE

No DSCR

PURPOSE

To provide bridge financing on a property that was recently renovated or constructed and is currently/soon to be listed for sale

LOAN AMOUNT

- Min: \$75,000
- Max: \$1,500,000 / larger loans allowed at lender discretion

TERM LENGTH

- 12 months, up to 18 at lender discretion

PROPERTY TYPES

- Single Family/2-4 Unit/Townhomes/PUD/Warrantable Condos

MAX LTC

- 85% of purchase price + verified completed capex if property owned < 6 months

MAX LTV

- 700 FICO: 70% if property owned > 6 months
- 660-699 FICO: 65% if property owned > 6 months

MINIMUM DSCR

- N/A

FICO

- Minimum 660

PROPERTY CONDITION

- C2 or better

COLLATERAL RESTRICTION

- Property value within 90th percentile of market
- No rural, exotic, or unique properties



Stabilized BRIDGE

DSCR Exit

PURPOSE

To provide bridge financing on a property that is currently rented or soon to be rented, but is not yet ready for permanent financing

LOAN AMOUNT

- Min: \$75,000
- Max: \$1,000,000 for SFR, \$2,000,000 for 2-4 Unit / larger loans allowed at lender discretion

TERM LENGTH

- 12 months, up to 18 at lender discretion

PROPERTY TYPES

- Single Family/2-4 Unit/Townhomes/PUD/Warrantable Condos

MAX LTC

- 85% of purchase price + verified completed capex if property owned < 6 months

MAX LTV

- 70% LTV

FICO

- Minimum 660

MIN DSCR

- N/A

PROPERTY CONDITION

- C4 or better with no deferred maintenance

COLLATERAL RESTRICTION

- No rural, exotic, or unique properties



Single Property RENTAL

LOAN AMOUNT

- Min: \$500,000
- Max: \$5,000,000

PROPERTY TYPES

- Single Family Residences (SFR)
- 2-4 unit properties
- Warrantable condos
- Townhomes
- PUD

TERM LENGTH

- 30-year fixed, arm options available

LOAN TYPES

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

MAX LTC

- If owned < 3 months, 80% of Total Cost Basis

MAX LOAN TO ARV

- Up to 80% on purchase and rate & term. Up to 75% on cash-out

EXPERIENCE

- Not Required

FICO

- 660 Minimum

RECOURSE

- Full Recourse only

LEASE REQUIREMENTS

- Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent
- Unleased Units: 90% of Market Rent (Purchase Loans only)

FOR
RENT



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Rental PORTFOLIOS

LOAN AMOUNT

- Min: \$250K
- Max: \$50MM

PROPERTY TYPES

- Non-Owner Occupied:
- Single Family Residences (SFR)
 - 2-4 unit properties
 - Warrantable condos
 - Townhomes
 - PUD

TERM LENGTH

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

LOAN TYPES

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

MAX LTC

- Up to 90% of purchase price
- Up to 100% of rehab costs

MAX LOAN TO ARV

- Up to 70%

FICO

- 660 (for portfolios at or under \$2MM and 10 properties)
- All other portfolios: 680

RECOURSE

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

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)



Our Services



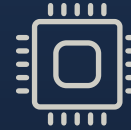
WHITE LABEL TABLE FUNDING

We fund your borrower at the closing table in your company brand and entity name so that you can focus more on origination and less on raising capital.



FULL BACK OFFICE SUPPORT

From underwriting, closing, and funding to loan servicing, Roc Capital's platform dramatically increases your business operations capacity, enabling you to become a lending powerhouse.



FULL TECHNOLOGY SUITE

Our web portal and mobile app allow you to securely submit and price deals, check your borrower's credit and background, and follow the status of your loans throughout their lifecycle.



CONCIERGE SERVICE

Dedicated relationship managers and chat rooms attended by key decision-makers to provide you instantaneous feedback and support.



360 EXPERIENCE

We are vertically integrated offering property insurance, title insurance, appraisals, and preferred pricing at national home improvement retailers to help streamline the loan funding process and offer benefits to your borrowers.



Roc Capital

by Roc360

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At this time, we are unable to lend in Minnesota, North Dakota, Oregon, South Dakota, Utah, and Vermont.

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