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**BRIDGE LOANS  
RENTAL LOANS**

**Residential Real Estate Investor**

# **LOANS**

**The leading capital provider for private lenders  
and commercial mortgage brokers**

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**Q2**  
2022



The leading capital provider  
for private lenders

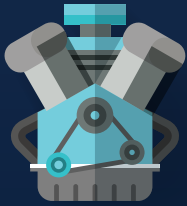
## Turnkey white-label solution for private lending



| Your loan. Our capital, our resources, our risk.



| Your borrowers won't know we exist.



| Everything you need to turbocharge your brand.

### Start funding these loans:

Fix & Flip  
Ground Up  
Multifamily Bridge

Single Property Rentals  
Rental Portfolios  
Multifamily Term



## BRIDGE LOANS ■ ■ ■

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<b>Fix &amp; Flip</b>	<b>4</b>
<b>Ground Up</b>	<b>6</b>
<b>Small Balance Multifamily</b>	<b>8</b>

## RENTAL LOANS ■ ■ ■

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<b>Single Property Rentals</b>	<b>10</b>
<b>Rental Portfolios</b>	<b>12</b>
<b>Multifamily Term</b>	<b>14</b>



# 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** 85% of Purchase and 100% of Rehab Costs

**MAXIMUM LOAN TO ARV** 70%

**TERM LENGTH** Up to 18 months

**RECOURSE** Full Recourse



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# Ground Up

# Bridge Loans

## BRIDGE LOANS

### GROUND UP

**PROPERTY TYPES:** Residential (1-4 Units)

**LOAN AMOUNT** \$50,000 - \$5,000,000

**MAXIMUM LOAN TO COST**

- Up to 75% of the lower of land value or purchase price/60% if unpermitted, plus 100% of construction
- Max 80% of total project costs
- LTC Catch Up Draw to raise initial advance to 75% at approval of required plans/permits post-closing

**MAXIMUM LOAN TO ARV** 70%

**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 - \$5,000,000

**LOAN TYPES** Interest Only | Fixed/Adjustable Rate Mortgage Options

**MAXIMUM LOAN TO COST**

- Purchase Loans: 75% of Purchase/As-is Value + 100% of Rehab Costs
- Refinance Loans: 65% of As-is Value + 100% of Rehab Costs
- Cashout Refinance: Subject to LTV guidelines based on mid FICO score

**MAXIMUM LOAN TO STABILIZED VALUE**

- Purchase/Rate-Term Refinance: 70%
- Cashout Refinance: 65%

**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**



# Rental Loans

## RENTAL 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

**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)** 1.00x

**TERM LENGTH** 30 Years

**RECOURSE** Full Recourse Only

**MINIMUM GUARANTOR FICO** Mid-Score of 660

**LEASE REQUIREMENTS**

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



# Rental Portfolios

# Rental Loans

## RENTAL LOANS

### RENTAL PORTFOLIOS

**PROPERTY TYPES**

- Single Family/2-4 Unit/Townhomes/PUD/Warrantable Condos
- 5-8 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

**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)**

- For portfolios with  $\leq \$2\text{mm}$  AND  $\leq 10$  properties: 1.00x (Gross Rent/PITIA)
- For all other portfolios: 1.20x (Net Cash Flow/Debt Service)

**TERM LENGTH** 5, 10 & 30 Years

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

**MINIMUM GUARANTOR FICO**

- For portfolios with  $\leq \$2\text{mm}$  AND  $\leq 10$  properties: Mid-Score of 660
- For all other portfolios: 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**

# Rental Loans

## RENTAL LOANS

### MULTIFAMILY TERM

**PROPERTY TYPES**

- 5-8 Unit Residential Properties
- Eligible Mixed Use Properties (residential rental SF is GREATER than commercial rental SF)

**LOAN AMOUNT** \$250,000 - \$3,000,000

**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

**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**

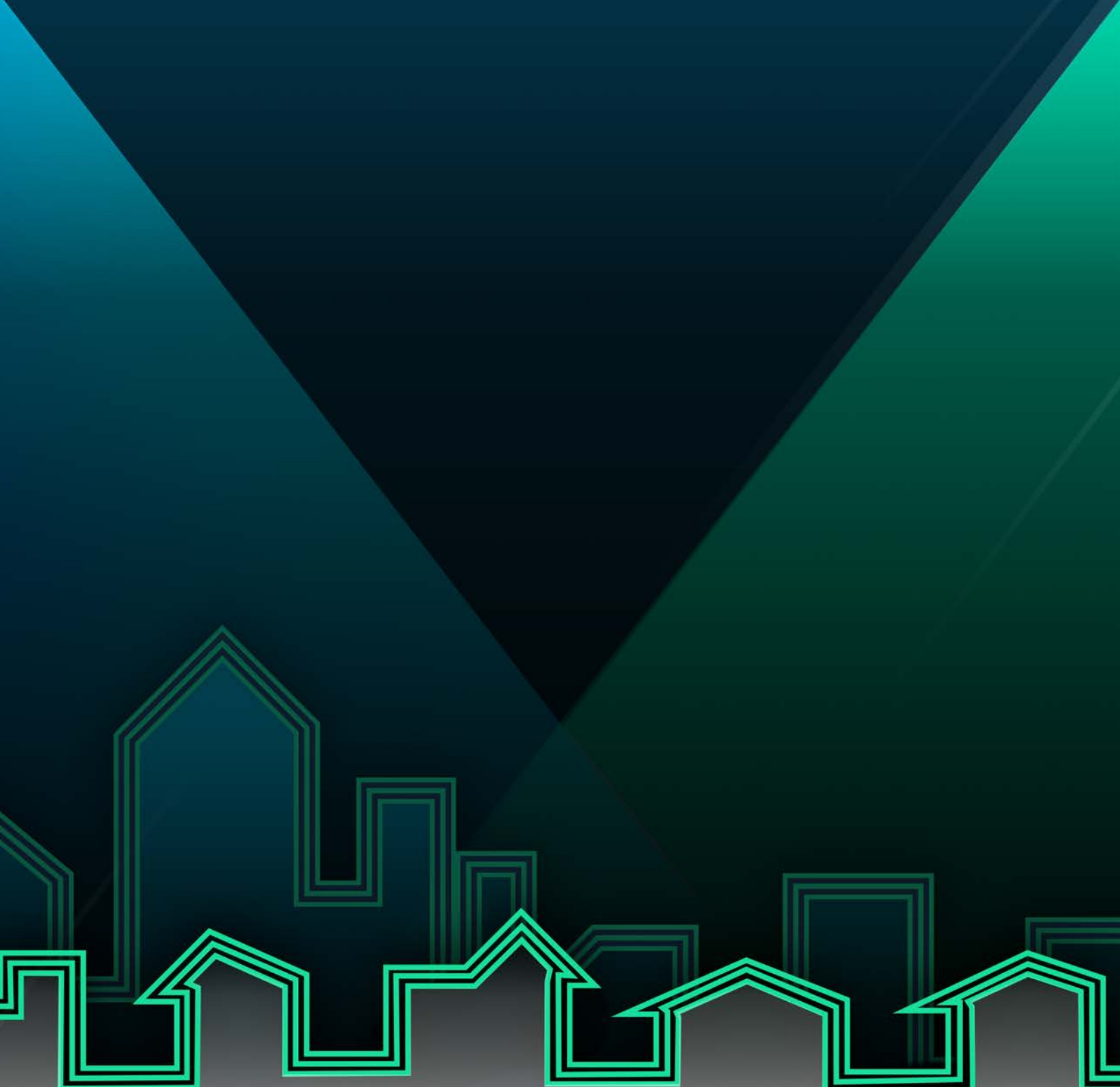
Full Recourse  
or  
Non Recourse with bad-boy carveouts and Pledge of Equity

**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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