



**CIVIC**

# FINANCING

for Professional Residential  
Real Estate Investors

[CIVICFS.COM](https://www.civicfs.com)



# OUR PRODUCTS

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## RENTAL LOANS

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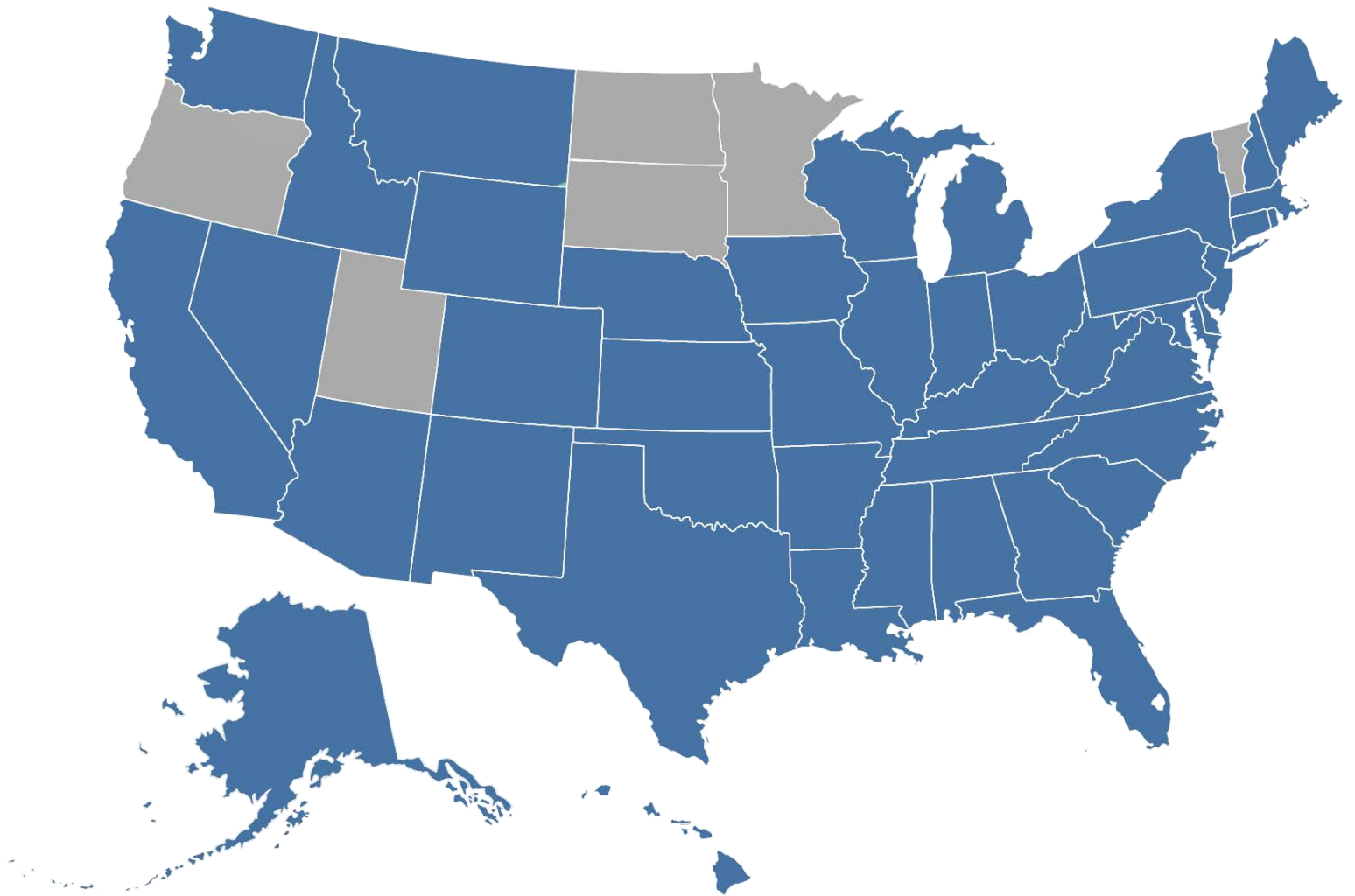
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# NATIONWIDE LENDER

CIVIC is licensed in 44 states and the District of Columbia with the exceptions of: MN, ND, OR, SD, UT and VT.



# BRIDGE LOANS

## FIX AND FLIP

**PROPERTY TYPE:** Fix and Flip Residential  
(1-4 units)

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**LOAN:** \$50,000 - \$3,500,000

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**TERM LENGTH:** 12 months, up to 18 at  
Lender Discretion

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**MAX LTC:** 90% of Purchase  
100% of Rehab Costs

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**MAX LOAN TO ARV:** 75%

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**RECOURSE:** Full Recourse Only





# BRIDGE LOANS

## GROUND-UP CONSTRUCTION

<b>PROPERTY TYPE:</b>	Ground Up Construction Residential (1-4 units)
<b>LOAN:</b>	\$50,000 - \$3,500,000
<b>PROPERTY COUNT</b>	2 max with limited experience 10 max with 3+ similar projects
<b>TERM LENGTH:</b>	12 to 24 months depending on the project plan
<b>MAX LTC:</b>	Up to 75% of the land value or purchase price/60% if unpermitted, plus 100% of construction  LTC Catch Up Draw to raise initial advance to 75% at approval of required plans/ permits post-closing
<b>MAX LOAN TO COST (TOTAL):</b>	85% with limited experience 90% with 3+ similar projects
<b>MAX LOAN TO ARV:</b>	70%
<b>RECOURSE:</b>	Full Recourse Only



# BRIDGE LOANS

## STABILIZED BRIDGE

<b>PROPERTY TYPE:</b>	Single Family/2-4 Unit/ Townhomes/PUD/ Warrantable Condos
<b>LOAN:</b>	Min: \$75,000 - \$2,000,000 Max: \$1MM for SFR Max: \$2MM for 2-4 unit
<b>TERM LENGTH:</b>	12 months, up to 18 at lender discretion
<b>MIN GUARANTOR FICO:</b>	Mid-Score of 660
<b>MAX LTC:</b>	85% of Purchase and 100% of Completed Rehab Costs
<b>MAX LOAN TO VALUE (AS-IS &amp; AFTER REPAIR):</b>	70%
<b>MIN DEBT SERVICE COVERAGE RATIO:</b>	1.10x standard exit DSCR  Recently completed rehabs and builds may qualify for no-minimum DSCR
<b>RECOURSE:</b>	Full Recourse Only



# RENTAL LOANS

## SINGLE PROPERTY RENTAL

<b>PROPERTY TYPE:</b>	Single Family/2-4 Unit/ Townhomes/PUD/ Warrantable Condos
<b>LOAN:</b>	\$75,000 - \$2,000,000
<b>TYPES:</b>	30-yr Fixed Rate Mortgage (Fully Amortizing)  5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)
<b>TERM LENGTH:</b>	30 Years
<b>MIN GUARANTOR FICO:</b>	Mid-Score of 660
<b>MAX LTC:</b>	If owned < 3 months, 80% of Total Cost Basis
<b>MAX LOAN TO AS-IS VALUE:</b>	Purchase/Rate Term Refinance: 80% Cashout Refinance: 75%
<b>MIN DEBT SERVICE COVERAGE RATIO:</b>	1.10x (Gross Rent/PITIA)
<b>RECOURSE:</b>	Full Recourse Only
<b>LEASE REQUIREMENTS:</b>	Leased Units: Lower of (i) In-Place Rent & (ii) Market Rent Unleased Units: 90% of Market Rent (Purchase Loans only)





# RENTAL LOANS

## RENTAL PORTFOLIO

<b>PROPERTY TYPE:</b>	Single Family/2-4 Unit/PUD/ Townhomes/Warrantable Condos
<b>MIN PROPERTY VALUE:</b>	\$100,000
<b>MAX LOAN AMOUNT:</b>	\$2,000,000
<b>TYPES:</b>	30-yr Fixed Rate Mortgage (Fully Amortizing) 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)
<b>TERM LENGTH:</b>	5, 10 & 30 Years
<b>MIN GUARANTOR FICO:</b>	Mid-Score of 680
<b>MAX LTC:</b>	If owned < 3 months, 80% of Total Cost Basis
<b>MAX LOAN TO AS-IS VALUE:</b>	Purchase/Rate Term Refi: 80% Cashout Refinance: 75%
<b>MIN DEBT SERVICE COVERAGE RATIO:</b>	For portfolios with $\leq$ \$2MM AND $\leq$ 10 properties: 1.10x (Gross Rent/PITIA) For all other portfolios: 1.20x (Net Cash Flow/Debt Service)
<b>RECOURSE:</b>	Full Recourse with Pledge of Equity of Borrowing Entity
<b>LEASE REQUIREMENTS:</b>	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)





# ADDITIONAL OFFERINGS

## SNAP DRAWS DIY

### SNAP A PIC, GET A DRAW. IT'S THAT EASY!<sup>1</sup>

- Initiate DIY draw requests from your phone, at your convenience
- Draws fund in approximately 1 business day<sup>1</sup>
- For single-unit Fix and Flip and Construction

## FAST TRACK

### GET YOUR LOAN FUNDED IN DAYS, NOT WEEKS!<sup>2</sup>

- Get priority title, appraisal, and insurance processing from the start of loan submission
- Available on all loan products

## THIRD PARTY ORIGINATOR/BROKER PROGRAM

### LOANS FUNDED IN YOUR NAME, WITH OUR CAPITAL, RESOURCES, AND RISK.

- Add our line of real estate investor loans to your offerings, including: rehab, construction, bridge, multifamily, and rental financing
- White label table funding and industry-leading customizable loan submission portal for TPOs, with free credit and background checks
- TPOs get mobile updates for all their loans with our LoanChat app
- Top-tier service and guidance from your CIVIC Account Executive and more!

1. Requires 3rd party mobile app download. Currently available for one unit properties only. Time from full document submission to settled wire averages 24 hours but may vary. Release of funds is based on clear photographic evidence of completed work matching the request.

2. Upfront non-refundable fee required in full. All loans require individual property approval based on appraisal, geographic location, and additional underwriting criteria. Lender is not liable for delays or denials as a result of third-party review.





Follow CIVIC:



This is not a commitment to lend. 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. Leverage advertised is the highest offered. Actual leverage and offers may vary based on approval criteria, including but not limited to borrower FICO score, previous experience, period of ownership, etc. At this time, we are unable to lend in Minnesota, North Dakota, Oregon, South Dakota, Utah, and Vermont. CIVIC Financial Services, LLC is part of the Roc360 family of companies. A Roc360 affiliate is licensed as a California Finance Lender under Department of Financial Protection and Innovation 60DBO-69051; Arizona Commercial Mortgage Banker License 1002735; Florida Mortgage Lender Servicer License MLDI778; Nevada Mortgage Company (License #5100); North Carolina Loan Broker Registration Filing 315; West Virginia State Tax Department, Account #2410-0931. NMLS Company ID 1804080.