



FINANCING

for Professional Residential
Real Estate Investors

■ CIVICFS.COM



OUR PRODUCTS

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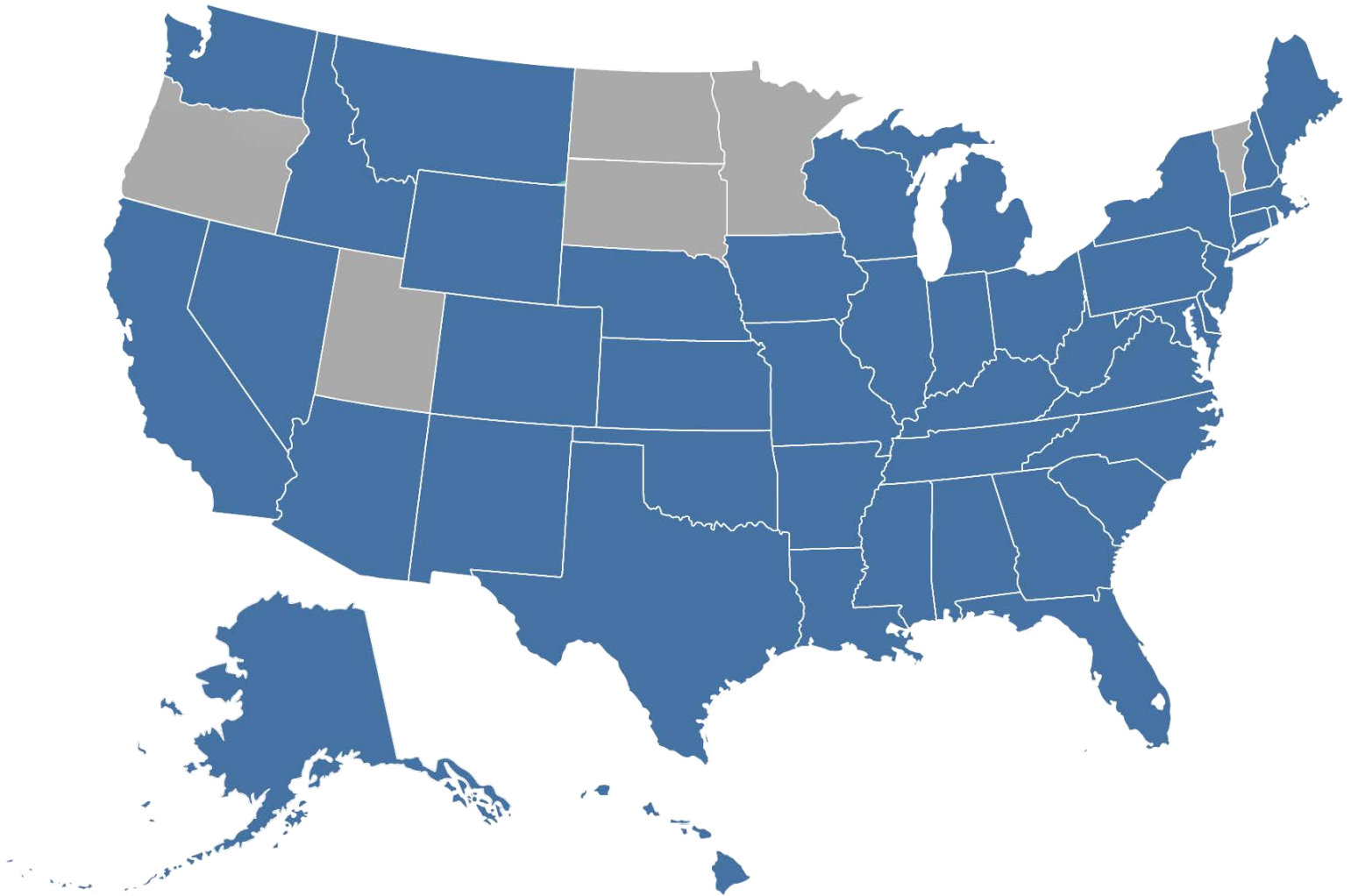
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NATIONWIDE LENDER

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)

LOAN: \$50,000 - \$5,000,000

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

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

MAX LOAN TO ARV: 75%

RECOURSE: Full Recourse Only





BRIDGE LOANS

GROUND-UP CONSTRUCTION

PROPERTY TYPE:	Ground Up Construction Residential (1-4 units)
LOAN:	\$50,000 - \$5,000,000
PROPERTY COUNT	2 max with limited experience 10 max with 3+ similar projects
TERM LENGTH:	12 to 24 months depending on the project plan
MAX LTC:	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
MAX LOAN TO COST (TOTAL):	85% with limited experience 90% with 3+ similar projects
MAX LOAN TO ARV:	75%
RECOURSE:	Full Recourse Only



BRIDGE LOANS

STABILIZED BRIDGE

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



RENTAL LOANS

SINGLE PROPERTY RENTAL

PROPERTY TYPE:	Single Family/2-4 Unit/ Townhomes/PUD/ Warrantable Condos
LOAN:	\$75,000 - \$2,500,000
TYPES:	30-yr Fixed Rate Mortgage (Fully Amortizing) 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)
TERM LENGTH:	30 Years
MIN GUARANTOR FICO:	Mid-Score of 660
MAX LTC:	If owned < 3 months, 80% of Total Cost Basis
MAX LOAN TO AS-IS VALUE:	Purchase/Rate Term Refinance: 80% Cashout Refinance: 75%
MIN DEBT SERVICE COVERAGE RATIO:	1.10x (Gross Rent/PITIA)
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)





RENTAL LOANS

RENTAL PORTFOLIO

PROPERTY TYPE:	Single Family/2-4 Unit/PUD/ Townhomes/Warrantable Condos
LOAN:	\$150,000 - \$50,000,000
TYPES:	30-yr Fixed Rate Mortgage (Fully Amortizing) 5/6, 7/6, 10/6 Hybrid ARMs (Partial IO or Fully Amortizing)
TERM LENGTH:	5, 10 & 30 Years
MIN GUARANTOR FICO:	For portfolios with \leq \$2MM & \leq 10 properties: Mid-Score of 660 For all other portfolios: Mid-Score of 680
MAX LTC:	If owned < 3 months, 80% of Total Cost Basis
MAX LOAN TO AS-IS VALUE:	Purchase/Rate Term Refi: 80% Cashout Refinance: 75%
MIN DEBT SERVICE COVERAGE RATIO:	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)
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)



ADDITIONAL OFFERINGS

SNAP DRAWS DIY

SNAP A PIC, GET A DRAW. IT'S THAT EASY!¹

- Initiate DIY draw requests from your phone, at your convenience
- Draws fund in approximately 1 business day¹
- For single-unit Fix and Flip and Construction

FAST TRACK

GET YOUR LOAN FUNDED IN DAYS, NOT WEEKS!²

- 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.





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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 MLD1778; Nevada Mortgage Company (License #5100); North Carolina Loan Broker Registration Filing 315; West Virginia State Tax Department, Account #2410-0931. NMLS Company ID 1804080.