



**CIVIC**

# FINANCING

for Professional Residential  
Real Estate Investors

■ [CIVICFS.COM](https://CIVICFS.COM)



# OUR PRODUCTS

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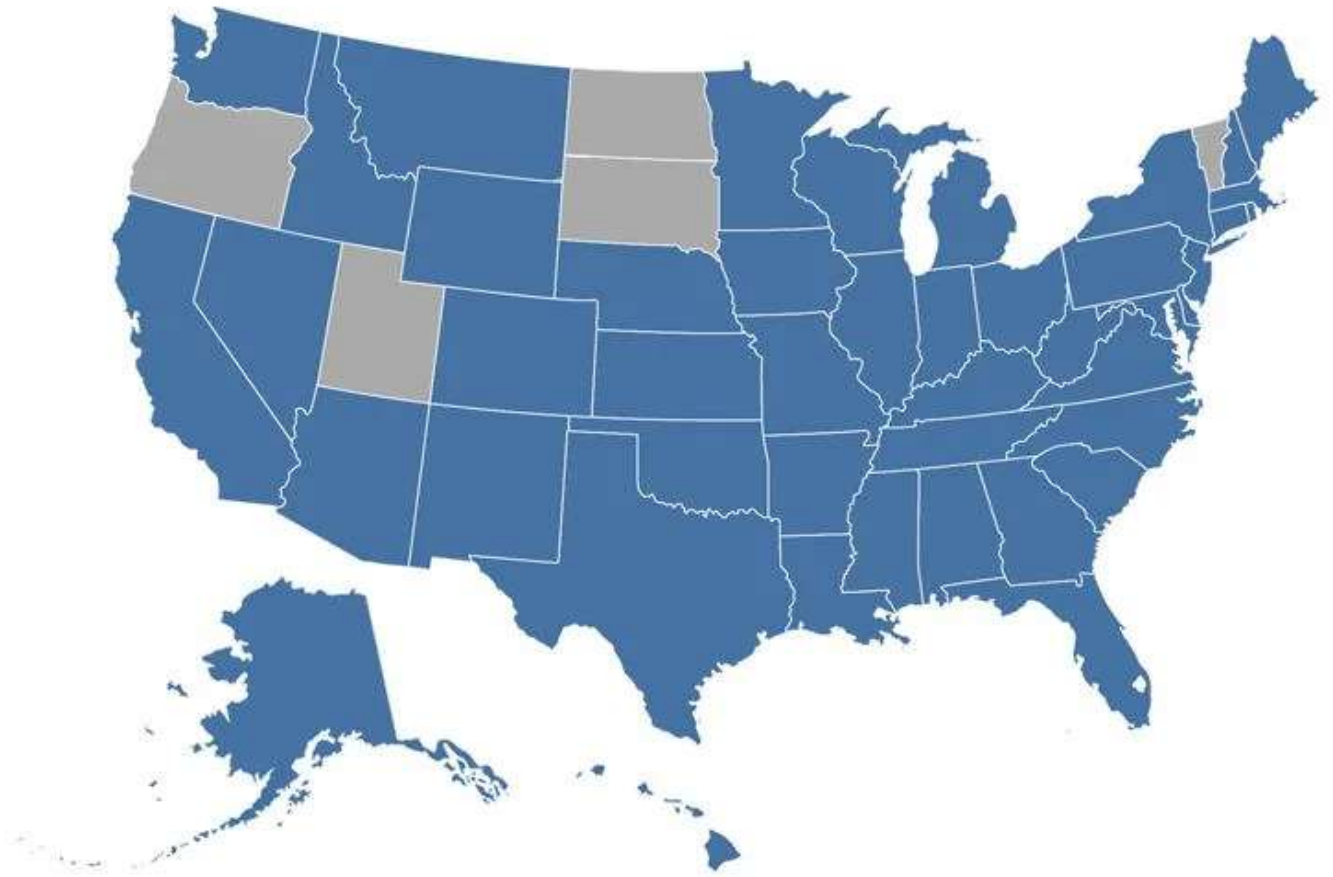
## NATIONWIDE LENDER

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# NATIONWIDE LENDER

CIVIC is licensed in 45 states and the District of Columbia with the exceptions of: ND, OR, SD, UT and VT.





# BRIDGE LOANS

## FIX AND FLIP

<b>PROPERTY TYPES</b>	Non-owner occupied: Attached or detached SFR 2-4 unit properties Townhomes Warrantable condos
<b>LOAN AMOUNT</b>	\$50K - \$3MM
<b>TERM</b>	12 months standard 18 month option case-by-case
<b>MAXIMUM LTC (% OF PURCHASE PRICE)</b>	Up to 90% LTC
<b>MAXIMUM LOAN-TO-VALUE (LTV)</b>	Up to 75% ARLTV
<b>RECOURSE</b>	Full Recourse Only



866.464.3226

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# BRIDGE LOANS

## GROUND-UP CONSTRUCTION

### PERMITTED PROPERTY TYPES

Eligible:

Non-owner occupied 1-4 unit residential

Townhomes

Condos

Ineligible:

Mixed use properties

5+ unit multifamily properties

Condotels

Co-ops/TICs

Commercial property

Log Homes

Properties subject to oil and/or gas leases

Operating farms, ranches, or orchards

Vacation or seasonal rentals

Rural properties

### LOAN AMOUNT

Min: \$50,000

Max: \$3,000,000

### TERM LENGTH

12 months, Up to 18 at Lender discretion

### MAXIMUM LOAN-TO-COST

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

### MAXIMUM LOAN-TO-ARV

Up to 70%

### RECOURSE

Full Recourse



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# BRIDGE LOANS

## STABILIZED BRIDGE

PROPERTY TYPES	Single family/2-4 Unit/Townhomes/PUD/Warrantable condos
LOAN AMOUNT	Min: \$50,000 Max: \$3,000,000
TERM LENGTH	12 months
MINIMUM FICO	660
MAXIMUM LOAN-TO-COST	85% of purchase price + verified completed capex if property owned < 6 months
MAXIMUM LOAN-TO-VALUE	70% LTV
MINIMUM DSCR	1.10 exit DSCR based on lower of in place rent and market rent



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# RENTAL LOANS

## SINGLE PROPERTY RENTAL

PROPERTY TYPES	Single family residences (SFR) 2-4 unit properties Warrantable condos Townhomes PUD
MINIMUM LOAN AMOUNT	\$75k - \$2MM
LOAN TYPES	30-Year fixed rate mortgage (fully amortizing or Partial IO) 5/6, 7/6, 10/6 hybrid ARMs (partial IO or fully amortizing)
TERM	30 years
MINIMUM FICO	660
MAXIMUM LOAN-TO-COST	If owned < 3 months, 80% of total cost basis
MAXIMUM LOAN-TO-VALUE (LTV)	Up to 80% on purchase and rate & term. Up to 75% on cash-out
MINIMUM DEBT SERVICE COVERAGE RATIO (GROSS RENT/PITIA)	1.05x
RECOURSE	Full Recourse only
LEASE REQUIREMENTS	Leased Units: Lower of (i) in-place rent & (ii) market rent Unleased Units: 90% of market rent



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# RENTAL LOANS

## RENTAL PORTFOLIO

<b>PROPERTY TYPE</b>	Non-Owner Occupied: Single family residences (SFR) 2-4 unit properties Warrantable condos Townhomes PUD
<b>LOAN AMOUNT</b>	Minimum Property Value: \$72K Maximum Loan Amount: \$2MM
<b>MINIMUM FICO</b>	680
<b>MAXIMUM LOAN-TO-VALUE (LTV)</b>	Up to 80% on purchase and rate/term refi. Up to 75% on cash-out
<b>MINIMUM DEBT SERVICE COVERAGE RATIO (NET CASH FLOW/DEBT SERVICE)</b>	1.05x
<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



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# 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

## 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





**CIVIC**

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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 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.

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Published: 06 June 2025