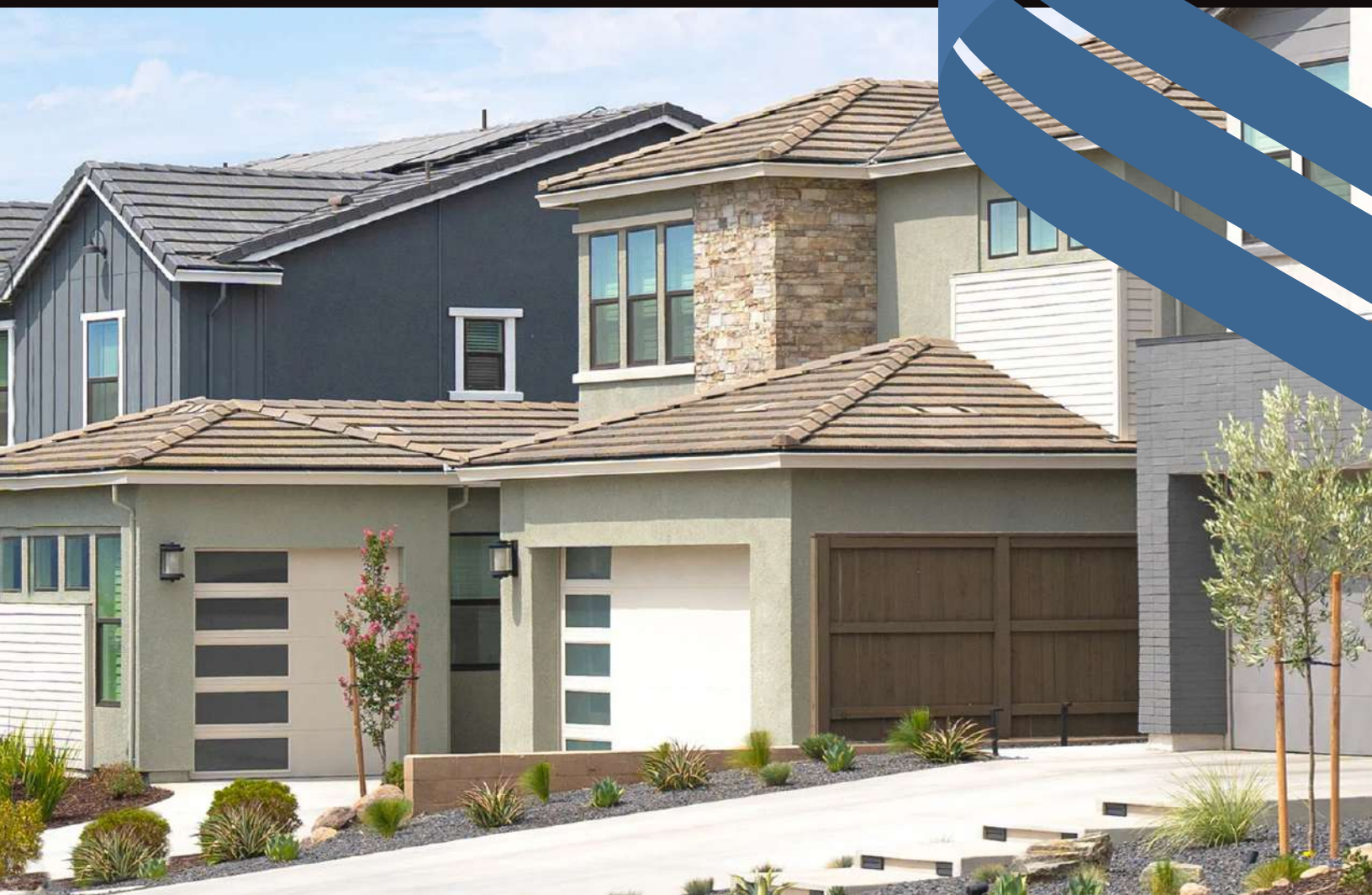
CIVIC®

FINANCING

for Professional Residential Real Estate Investors

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OUR PRODUCTS

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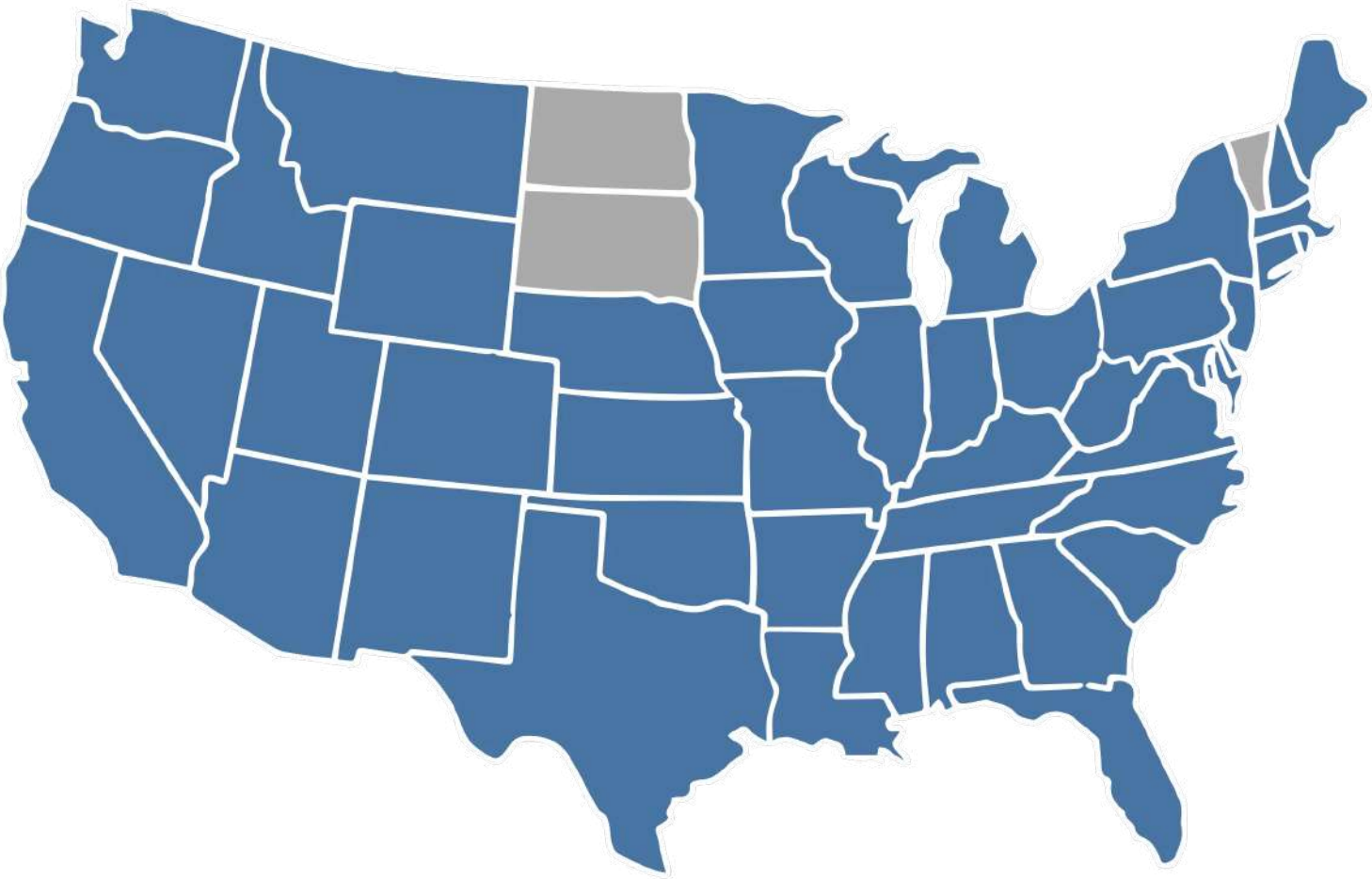
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NATIONWIDE LENDER

CIVIC is licensed in 47 states and the District of Columbia with the exceptions of: ND, SD, and VT.



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BRIDGE LOANS

FIX AND FLIP

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



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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

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

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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

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



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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, South Dakota, and Vermont. ©2026 CIVIC Financial Services, LLC is part of the Roc360 family of companies. A Roc360 affiliate is licensed as an Arizona Commercial Mortgage Banker (License No. CBK-1002735); California Finance Lender under Department of Financial Protection and Innovation (License No. 60DBO-69051); Florida Mortgage Lender Servicer (License No. MLD1778); Idaho Mortgage Broker/Lender (License No. MBL-2081804080); Minnesota Residential Mortgage Originator (License No. MN-MO-1804080) Nevada Mortgage Company (License No. NMC-1180663); North Carolina Loan Broker (Registration Filing 315); Oregon Mortgage Lender (License No. 1804080); Tennessee Industrial Loan and Thrift Company (License No. 1804080); and Utah Mortgage Entity (License No. 14210511).

Published: 16 July 2026