

# Fix & Flip Guidelines

*(Retail Program)*

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Loan Amount	* \$100K - \$20M
Term	* 6mos - 20yrs
FICO	* 640+
PPP	* None
Max LTC	* Up to 75% Loan to Cost
Rehab Budget	* 100% for rehab cost
Foreign Investors	* Allowed with acceptable US Credit History
Property Type	* Commercial and mix-use only
Max ARV	* Up to 70%
Ownership Structure	* Individuals, Trusts, Corporations & Limited partnerships are allowed
Closing Time	* As soon as 3 days
Appraisal	* PhoneOps must order appraisal report
Lending States	* Nationwide!