



# **The Fast 50 Program**

**No minimum  
credit score  
required!**

**Looking for a low LTV loan that's a better alternative  
than hard money?**

## **Key Features:**

- Great for borrowers with a recent bankruptcy or notice of default.
- No seasoning of ownership required.
- Improved pricing compared to our FlexPerm program.
- Derogatory mortgage history is OK.
- Available as a 30-year-fixed loan, amortized over 30 years.

## **Property Types:**

- Investor 1-4 (SFR, Condo, and 2-4 Units)
- Multi-Family (5+ Units)
- Mixed-Use
- Commercial (Office, Retail, Warehouse, Self-Storage, and Automotive)

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# Fast50 Loan

## A low LTV loan with easy credit requirements.

Designed for investors with derogatory credit issues and high equity seeking quick and easy credit qualification.



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**Apply Now**

Property Types, Terms, and Rates (Rate Not Locked & Subject to Change)				Loan Amounts up to \$5,000,000.
Tier		Investor 1-4 SFR, Condo, and 2-4 Units	Multi-Family and Mixed-Use 5+ Unit Multi-Family and Mixed-Use	Commercial Office, Retail, Warehouse, Self-Storage, and Automotive
	Fixed Term	30-Year	30-Year	30-Year
	LTV Max – Purchase	Max 50%	Max 50%	Max 50%
1	FICO ≥ 750	Market Rate	Market Rate	Market Rate
2	FICO 700-749	Market Rate	Market Rate	Market Rate
3	FICO 699 and below	Market Rate	Market Rate	Market Rate

Loan Programs			
Options	Fixed Full Amortization	Fixed Interest Only	Add .25 to above rates.
Term	30 years   Shorter terms available.	5 years I/O	
Amortization	30 years.	25 years following initial I/O period.	
Loan Amounts	\$75K - \$5MM.		
Prepayment Penalty	5-year declining prepay: 5%, 4%, 3%, 2%, 1%.		
Prepay Buydown	Reduce 1 year by adding .375% fee. Min 1-year penalty.		
No Prepay States	1-6 units in NJ (title held as an individual) and 1-4 units in NM = no prepay, add 1% to rate or 1% in fee.		
Rate Buydown	1-point fee = .375% rate reduction.   Minimum Rate 8.24%.		

Investor 1-4 Guidelines	
Loan Amounts	\$2MM max.
Experience	First time buyers are ineligible for investment 1-unit properties.

General Guidelines	
Lending	Locations nationwide. (For ineligible locations, contact your Account Executive for details.)
Refinance Transactions	Add .50% to the rates shown above for all refinance transactions.
Rebates	1-point rebate = .50% add-on to rate.   Max rebate 1%.
Broker Compensation	Maximum is 5% of the loan amount, including broker fees.
Bankruptcy/NOD	Discharge 1 day.
Mortgage Lates	OK.
Title Seasoning	1 day.
Income Verification	Simple documentation.
Appraisal Process and Fee	Contact your Account Executive to learn about our streamlined process and cost.
Impounds	Required for property taxes and insurance.
Foreign Investors	OK.
Credit Score	No Minimum Required
Broker Application Fee	\$1,000.00 Non-refundable, applicable to closing
Lender Fees	2% + Underwriting fee of \$999

**Apply Now**



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