

Rental Property Loans

- Investors can now unlock positive cash flow with a rental property loan.
- Our Rental loan programs provide investors of all experience levels the ability to purchase, refinance or cash out individual rental properties, as well as entire portfolios.

Rental Loan Overview

Term Length: 30 Year, Fully Amortized

Property Types: SFR 1-4/PUDs/Multifamily

Single Property & Portfolios

Minimum Loan Amount: \$50,000

Maximum Loan Amount: \$4,000,000

Minimum Credit Score: 660

Looking to Purchase and Rehab with an Investment Property Loan?

Fixing and flipping homes is a great source of income, but it can be difficult to find the right funding. In order to renovate a home and flip it for a profit, you need sufficient capital.

Our FixNFlip Program

We offer a wide variety of fix and flip (FixNFlip) investment property loans for the real estate investor looking to purchase and rehab an investment property. Our full offering of FixNFlip, Construction, Cash Out, and Bridge Plus loan programs provide investors the ability to capitalize on the fantastic real estate opportunities that exist across the entire country. We have a passion for real estate and providing the best financing solutions for real estate investors across the country as they pursue their real estate investing goals.

FixNFlip

For the investor who wants to purchase and renovate an investment property in order to sell it.

Term Length: 13 months

Bridge Plus

For the investor looking to quickly purchase or refinance for resale or bridge to long term financing

Experience: 2+ completed flips in the last 36 months

Term Length: 13 months

Heavy Rehab

For the investor who owns an investment property and is in need of capital for construction.

Term Length: 13 months

Cash Out

For the investor who owns an investment property free-and-clear and desires to leverage that property for any reason.

Down Payment: 0% (if property is owned outright)

Term Length: 13 months

Capitalize on Multi-family Real Estate Investment Opportunities Nationwide

If you're looking to purchase or refinance a multi-family real estate property — comprised of 5 or more units — in need of value-add rehab or currently turnkey ready, our Multifamily loan program is perfect for you.

Our loan product is industry leading, requiring a low down payment, and the ability to roll fees and closing costs into the loan.

This unique loan program provides you with the flexibility and leverage to capitalize on multi-family real estate investment opportunities nationwide, whether it's a value-add project or a short-term hold for seasoning purposes.

Multifamily Loan Overview

Value-Add Rehab

Loan Purpose: Acquisition, Rehab, Refinance, Cash-Out Refinance

Term: 2 years

Interest Only: Yes

Interest Rate: As low as 7.49%

Interest Rate on Undrawn Rehab Funds: 0%

Prepayment Penalty: None

Rehab Funds: Yes

Loan Limits: \$250,000 – \$3.5MM

Loan-to-Cost (Purchase): 75%

Loan-to-ARV (Refinance): 70%

Cash-Out Refi: Available (50% LTV Cap)

Non-Recourse Available: Yes

Stabilized

Loan Purpose: Acquisition, Refinance, Cash-Out Refinance

Term: 2 years

Interest Only: Yes

Interest Rate: As low as 6.99%

Interest Rate on Undrawn Rehab Funds: N/A

Prepayment Penalty: None

Rehab Funds: None

Loan Limits: \$250,000 – \$3.5MM
Loan-to-Cost: N/A
Loan-to-Value: 75%
Cash-Out Refi: Available (50% LTV Cap)
Non-Recourse Available: Yes

Loan Advantages

Non-Recourse Option: Available
“As-Is” DSCR Requirements: None
Closing Costs Rolled into Loan Amount: Yes
Interest Charged on Undrawn Rehab Funds: None
Eligible Markets: Primary, Secondary & Tertiary
Eligible Property Classes: Class A, Class B & Class C
Optional Minimum Interest Lock-in
Deferred Origination Fee Option
Fast due diligence and closings

To apply for any of the above loan products, go to creativefinancingloans.com