



PROPERTIES MUST BE NON-OWNER OCCUPIED

FIX AND FLIP

J AND I FINANCIAL GROUP

NMLS#2340373

(213) 802-8650 bus

(213) 767-3231 cell

james@jandifinancalgroup.com

Property Types:

SFR (5-10 Units), Multi-Family,
Townhomes, Condos, PUD

Loan Terms:

12 Months

LTC:

Up to 93% LTC

Min. Loan Amount:

\$150K

LTARV: (After-Repair Value)

Up to 75%
LTARV

FICO Score:

Minimum 650

Benefits of Working With Us

- ✓ Same Day Quote
- ✓ In-House Servicing
- ✓ In-House Fund Control
- ✓ Minimal Documentation
- ✓ Competitive Pricing
- ✓ Close as Quickly as 7 Days
- ✓ No Prepayment Penalty
- ✓ Interest Payments On What You Owe





PROPERTIES MUST BE NON-OWNER OCCUPIED

BRIDGE LOAN

J AND I FINANCIAL GROUP
NMLS#2340373
(213) 802-8650 BUS
(213) 767-3231 CELL
james@jandifinancialgroup.com

Property Types: SFR (5-10 Units), Multi-Family, Townhomes, Condos, PUD

Loan Terms: 12 Months

Purchase: Up to 75% LTV

Min. Loan Amount: \$150K

Rate Term Refi: Up to 70% LTV

FICO Score: Minimum 650

Cash-Out Refi: Up to 65% LTV

Benefits of Working With Us

- ✓ Same Day Quote
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PROPERTIES MUST BE NON-OCCUPIED

GROUND UP

NEW CONSTRUCTION

Property Types: SFR (1-4 Units), Condos, PUD

Loan Terms: 18 Months

LTC: Up to 85% LTC

Min. Loan Amount: \$250K

LTARV:
(After-Repair Value) Up to 65% LTARV

FICO Score: Minimum 680

Benefits of Working With Us

- ✓ Same Day Quote
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- ✓ No Prepayment Penalty
- ✓ Interest Payments On What You Owe





J AND I FINANCIAL GROUP
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THE PROPERTIES MUST

SHORT-TERM RENTAL LOAN

Property Types:

SFR (1-4 Units), Multi-Family,
Townhomes, Condos, PUD

Loan Terms:

12 Months

Purchase:

Up to 75% LTV

Min. Loan Amount:

\$150K

Rate Term Refi:

Up to 70% LTV

FICO Score:

Minimum 650

Cash-Out Refi:

Up to 65% LTV

Benefits of Working With Us

✓ Same Day Quote

✓ In-House Servicing

✓ In-House Fund Control

✓ Minimal Documentation

✓ Competitive Pricing

✓ Close as Quickly as 7 Days

✓ No Prepayment Penalty

✓ Interest Payments On
What You Owe





PROPERTIES NEED BE NON-OWNER OCCUPIED

DSCR RENTAL LOAN

J AND I FINANCIAL GROUP
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james@jandifinancialgroup.com

Property Types: SFR (5-10 Units), Multi-Family, Townhomes, Condos, PUD

Loan Terms: 30 Years

Purchase: Up to 80% LTV

Min. Loan Amount: \$100K

Rate Term Refi: Up to 80% LTV

FICO Score: Minimum 640

Cash-Out Refi: Up to 75% LTV

Airbnb/ VRBO Welcome

Benefits of Working With Us

✓ Same Day Quote

✓ Competitive Pricing

✓ Close as Quickly as 7 Days

