



Proven **Team.**
Trusted **Lending Partner.**

Providing loans to experienced residential and multifamily real estate investors, financing the full spectrum of property needs from fix & flip programs to long-term holds for rental. We specialize in helping investors who are meeting the need for housing across the nation.

Industry-Low Rates for Rental Financing

Investor Rental Loans

provide 30-year, long-term capital solutions that thoughtfully meet the needs of rental property owners

Portfolio Rental Loans

designed for rental property owners in need of non-recourse financing over the course of 5, 7 or 10 years

archwestcapital.com

archteam@archwestcapital.com | (833) 654-0383





see all lending products



Archwest

Over the past 20 years partnering with the nation's leading housing developers and financial institutions, Archwest's founders have managed more than \$8 billion of assets and originated over \$3 billion of business purpose loans. Archwest Capital's leadership has the experience, vision and product diversification to deliver proven results for the road ahead.

The housing market moves fast, so we move faster.

-  Term Sheet within 24 Hours
-  Fast and Simple Process
-  Flexible Financing
-  Caring, Attentive Service

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Industry-Low Rates for
Rental Financing



Term Sheet
within 24 Hours



Fast and
Simple Process



Flexible
Financing

Loan Term	30 Years
Loan Amount	\$55,000 to \$2 million w/ variances permitted
Structure	30-Year Fixed Rate Fully Amortized
Recourse	Full Recourse
Min. Property Value	\$100,000
Max. LTV Purchase	Up to 80% of As-Is Value
Max. LTV Refinance	Up to 80% of As-Is Value
Max. LTV Cash Out Refinance	Up to 75% of As-Is Value
Borrower	Legal U.S. Entities, LLCs, LPs, Trusts and Corporations
Minimum FICO	680
Property Type	Non-Owner Occupied; Single Family Detached; PUDs; 2-4 unit Residences; Condos (warrantable only); Townhomes, 5-9 unit MF
DSCR	<ul style="list-style-type: none"> • 1.20x for FICOS <720 • 1.10x for FICOS > 720 (fully amortizing only)
Partial Releases	Not Permitted
Prepayment Charge	Standard 5/4/3/2/1 with buydown options
Property Condition	C1 to C4
Reserves	3-Month Debt Service Reserve
Deferred Maintenance	Not to exceed 3%
Appraisals	Required

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Industry-Low Rates for
Rental Financing



Term Sheet
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Fast and
Simple Process



Flexible
Financing

Loan Term	5, 7 & 10 years
Loan Amount	\$55,000 to \$50 million w/ variances permitted
Structure	5, 7, 10 Year Options
Recourse	Non-Recourse Options Available
Min. Property Value	\$75,000 with average property value > \$100,000
Max. LTV Purchase	Up to 75% of As-Is Value
Max. LTV Refinance	Up to 70% of As-Is Value
Max. LTV Cash Out Refinance	Up to 70% of As-Is Value
Borrower	<ul style="list-style-type: none"> • Legal U.S. Entities (<i>new entities or entity only owns property in portfolio</i>) • Individuals (<i>on exception basis</i>)
Minimum FICO	680
Property Type	Non-Owner Occupied; No limit on property count, Single-Family Residential; Condos (1-4 units); Townhomes (1-4 units), Multifamily (up to 9 units)
DSCR	<ul style="list-style-type: none"> • Minimum NCF DSCR of 1.20x • Minimum Property Level NCF 1.10x
Partial Releases	Permitted at 120% of allocated loan amount
Prepayment Charge	<ul style="list-style-type: none"> • Yield Maintenance with either 3 or 6 months open • Step-Down Prepay Options Available
Property Condition	C1 to C4
Reserves	3-Month Debt Service Reserve
Minimum Occupancy	90%
Deferred Maintenance	Not to Exceed 3%
Appraisals	Required

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