



Kiavi Bridge Standard

A competitive hard money loan product for growing real estate investors.

For flippers with 0-4 completed flips in the last 2 years.¹

Benefits for Standard Borrowers

Premium Service

- ✓ Dedicated team
- ✓ 15 business days or faster, pending full file completion and responsiveness of borrower
- ✓ Even faster for repeat borrowers

Qualification

- ✓ Minimum FICO of 640²
- ✓ No unresolved bankruptcy or filings within the last 24 months
- ✓ No outstanding mortgage delinquency of 90 days or more
- ✓ No felony convictions within the last 7 years³
- ✓ Personal Guarantee required

Fees and Pricing

- ✓ As low as 6.75%⁴
- ✓ No application fee
- ✓ Origination Fee: As low as 1.5%⁵
- ✓ Fee: \$1,499⁶

Max Leverage

- ✓ Up to 90% of purchase price⁷
- ✓ Up to 70% (or 75% for CA borrowers) of after repair value (ARV) w/ rehab
- ✓ 100% rehab costs

Loan Terms

- ✓ Minimum Loan amount: \$75,000
- ✓ Maximum loan amount: \$600,000⁸

Eligible Properties

- ✓ SFRs
- ✓ 2-4 units
- ✓ Condos
- ✓ PUDs

¹ A completed flip can be: 1) A property sold within 24 months preceding application submit date and acquired no more than 36 months prior to exit; 2) Must have been held for at least 30 days; 3) Must have an exit price of at least \$50k; 4) Aggregate flips may be held in no greater than 2 entity names. 5) A long term refinance may also be considered an eligible "flip."

² No open individual collection(s) greater than or equal to \$10,000.

³ No felonies within 7 years. No felonies for financial crimes, ever.

⁴ Pricing may vary based on state property is located in.

⁵ Based on the total loan amount.

⁶ Includes processing and third party fees. Does not include costs from title company.

⁷ Leverage reflective with a 720 FICO score.

⁸ Max loan amount is \$600,000 and a \$1MM max loan amount in California. Only allowed 3 loans at once max.



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Pricing

Loans in California

FICO	<=75% LTC	<=80% LTC	<=85% LTC	<=90% LTC
720+	6.75%	7.25%	7.75%	8.50%
660+	7.25%	7.75%	8.50%	9.50% ¹
640+	7.95%	8.95%	–	–

Loans Outside of California

FICO	<=75% LTC	<=80% LTC	<=85% LTC	<=90% LTC
720+	7.25%	7.75%	8.75%	9.95%
660+	7.95%	8.75%	9.75%	–
640+	8.95%	9.95%	–	–

Rate Adjustments

Prior Mortgage	-0.50%
Colorado, Nevada, Texas	-0.50%
24 month term	0.50%
18 month term	0.25%

* Guarantor's mortgage history in good standing.

¹ Direct borrowers only.

Why Kiavi?

Reliable

Take out up to 3 loans at once.

Dedicated

You have a dedicated LendingHome Experience Manager available and on call to help.

Easy

Send us a sales contract and scope of work to submit an application.

Fast Close

Close your loan in 15 business days, sometimes faster.

Transparent

Final terms delivered within days of full application submission.

Apply online at kiavi.com or call **(844) 415-4663** to learn more.