

Apartment Loans 101

- ① How apt. loans differ from res. loans
- ② How to qualify for a loan
- ③ What lenders like and don't like
- ④ Loan process in 10 steps
- ⑤ Loans available today!



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Apartment Loans 101

How To Qualify For An Apt. Loan

<u>Cash Flow</u>	<u>Collateral</u>	<u>Credit</u>
Debt Coverage Ratio (DCR)	Loan to Value (LTV)	660 Fico NO BK-7yrs No short, fore No open Liqu

Apartment Loans 101

What Lenders LIKE and don't LIKE

LIKE 😊

- ① SOLID CASH Flow
- ② Good price
- ③ Evidence of good operational history.

Don't LIKE 😞

- ① Poor financial
- ② Poorly maintain
- ③ Wear

Apartment Loans 101

Apt. Loan Process - 10 STEPS (days)

- ① Send financials & photos
- ② Review borrower credit
- ③ Order appraisal/inspection
- ④ Register & lock rate
- ⑤ Move into unit
(1-2 weeks)
- ⑥ order
- ⑦ Loan
- ⑧ Appr
- ⑨ F

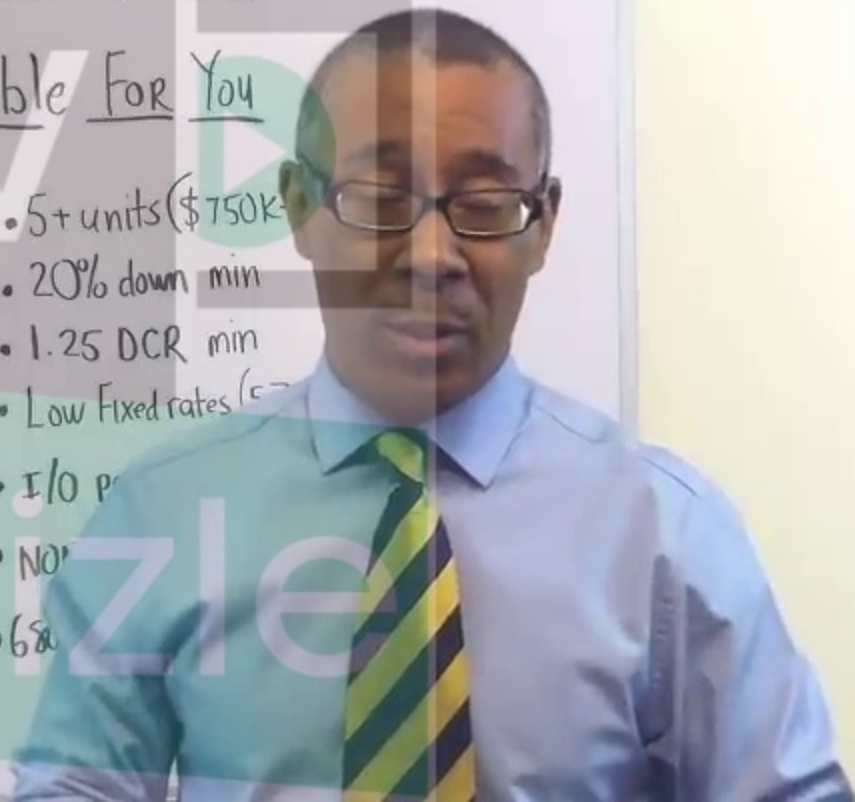
Apartment Loans 101

Apt. Loans Available For You

Question: Where Do I go?

Fannie Mae
 Freddie Mac } \$60B
 ↓
SMALL APT
LOAN PROGRAM

- 5+ units (\$750K-)
- 20% down min
- 1.25 DCR min
- Low Fixed rates (5-7%)
- I/O p
- NO
- 68%





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