



Bridge & Construction Loan Matrix

Single Family (1 - 4 Units)

Fix & Flip (Light Rehab)

	10+			6 - 9			3 - 5			0 - 2		
	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV
740+	85	85	70	85	85	70	85	85	70	80	85	70
700-739	85	85	70	85	85	70	85	85	70	80	85	65
680-699	85	85	70	85	85	70	80	85	70	75	80	65
660-679	75	80	65	75	80	65	75	75	65			

Bridge Purchase (No Rehab)

	10+	6 - 9	3 - 5	0 - 2
	LTV	LTV	LTV	LTV
740+	75	75	75	70
700-739	75	70	70	70
680-699	70	70	65	65
660-679	70	65	65	65

Fix & Flip (Heavy Rehab)

	10+			6 - 9			4 - 5			0 - 3		
	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV
740+	80	85	65	80	85	65	80	85	65			
700-739	80	85	65	80	85	65	80	85	65			
680-699	80	85	65	75	80	65	75	80	65			
660-679	75	75	65									

Bridge Refinance (Rate/Term)

	10+	6 - 9	3 - 5	0 - 2
	LTV	LTV	LTV	LTV
740+	75	75	70	70
700-739	75	70	70	70
680-699	70	65	65	65
660-679	65	60	60	60

New Construction

	10+			6 - 9			4 - 5			0 - 3		
	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV
740+	65	80	65	65	80	65	65	75	65			
700-739	65	80	65	65	80	65	65	75	65			
680-699	65	75	65	65	75	65	65	75	65			
660-679												

Bridge Refinance (Cash Out)

	10+	6 - 9	3 - 5	0 - 2
	LTV	LTV	LTV	LTV
740+	70	70	70	65
700-739	65	65	65	65
680-699	65	65	60	55
660-679	60	55	55	50

Multi-Family (5 - 10 Units)

Fix & Flip (Light Rehab)

	10+			6 - 9			3 - 5			0 - 2		
	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV
740+	80	85	65	80	85	65	80	80	65			
700-739	80	85	65	75	85	65	75	80	65			
680-699	75	85	65	75	80	65	75	80	65			
660-679	70	75	65	70	75	60	70	75	60			

Bridge Purchase (No Rehab)

	10+	6 - 9	3 - 5	0 - 2
	LTV	LTV	LTV	LTV
740+	75	75	70	65
700-739	70	70	70	65
680-699	70	65	65	60
660-679	60	60	60	60

Fix & Flip (Heavy Rehab)

	10+			6 - 9			4 - 5			0 - 3		
	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV
740+	75	80	65	75	80	65	70	80	65			
700-739	75	80	65	75	80	65	70	80	65			
680-699	75	80	65	70	80	60	70	75	60			
660-679	70	70	60									

Bridge Refinance (Rate/Term)

	10+	6 - 9	3 - 5	0 - 2
	LTV	LTV	LTV	LTV
740+	70	70	70	65
700-739	70	70	70	65
680-699	65	65	65	60
660-679	60	60	60	60

New Construction

	10+			6 - 9			4 - 5			0 - 3		
	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV	AIV	LTC	ARV
740+												
700-739												
680-699												
660-679												

Bridge Refinance (Cash Out)

	10+	6 - 9	3 - 5	0 - 2
	LTV	LTV	LTV	LTV
740+	65	65	65	60
700-739	65	65	65	60
680-699	60	60	55	50
660-679	50	50	50	50



Bridge & Construction Loan Matrix

General Guidelines

Loan Amounts:	\$100,000 - \$2,000,000
Loan Terms:	12 - 18 months
Payment History:	0 x 60 24-month housing payment history
Bankruptcies:	3 years
Foreclosures:	5 years
Foreign Nationals:	By exception with LTV reduction
Reserves:	6 months interest plus 10% of construction budget (if applicable)
Refinances:	Refinances of current renovation loans not allowed. For all other refinances, as-is value must be based on documented cost unless owned for > 2 years.
Borrowers:	LLCs, corporations, partnerships
Guarantors:	All owners with management authority or > 20% ownership interest must sign guarantees.

Property Restrictions:	<p>The following properties may be restricted:</p> <ul style="list-style-type: none"> • Rural or remote (must have comp within 1 mile) • ARV > 250% of area median • As-Is value less than \$50,000
Mixed-Use:	Mixed-use properties must be > 70% residential
Experience:	Measured as projects completed within last three years. Experience must demonstrate relevant similar experience (light rehabs may not be used for ground-up experience, etc.)
Heavy Rehabs:	<p>Rehabs will be considered Heavy when any of the following are true:</p> <ul style="list-style-type: none"> • Budget > Purchase Price • Budget > \$300,000 (1-4 units) or \$50,000/unit (MFR) • Additions in excess of 15% GLA • Change of use
New Construction:	Must be immediately ready for building permit. All infrastructure and utility connections must be complete and available.

Lending in:
AL, AR, CO, CT, DC, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, MI, MO, MS, NC, NE, NJ, OH, OK, PA, RI, SC, TN, TX, VA, WI, WV, WY

www.LYNKCapital.com

These guidelines are current as of August 15, 2022. LYNK Capital, LLC makes loans for business purposes only and not for personal or consumer use. LYNK Capital, LLC does not lend on owner-occupied properties. All terms and conditions contained herein are offered to qualified borrowers only and are subject to change at any time without notice. Any updated guidelines in effect on a loan's closing date shall apply and govern. No information contained herein is intended to, or shall, create a legally binding commitment or obligation on the part of LYNK Capital, LLC, and all terms are expressly subject to LYNK Capital's credit, legal, and investment approval process.