LOANS OFFERED

	FIX & FLIP OR HOLD	GROUND UP	MULTI-FAMILY BRIDGE	SINGLE PROPERTY RENTALS	RENTAL PORTFOLIO	MULTI-FAMILY TERM	NOTES
LOAN AMOUNT	$75K - $3M+	$500K - $10M+	$500K - $10M+	$75k - $2.5M+	$300K - $10M+	$500K- $10M+	
MAX LTC / LTV	*85% (+100% Rehab Budget)	80-85% LTTC	75-80% (+100% Rehab Budget)	80% (75% Cash Out)	80% (75% Cash Out)	70% (65% Cash Out)	*VIP, Repeat Clients May Qualify For 90% to 100% LTC.
MAX EXIT LTV	70-75%	65-70%	65-70%	N/A	N/A	N/A	**Leverage & Rate Varies Based On Experience
RELEVANT EXP. REQ.	**<3 = 10% LEVERAGE REDUCTION	YES	YES	N/A	N/A	N/A	FICO 680+ Preferred
MIN. DSCR	N/A	N/A	N/A	1.1x	1.1x	1.2x	Non-Recourse Available at Reduced Leverage

6 TO 36 MONTH - BRIDGE FINANCING

We offer fast, flexible, and reliable bridge financing at competitive rates to help you leverage your experience and take advantage of real estate investment opportunities across the country. No Prepayment Penalty.

30 YEAR - RENTAL FINANCING

These loans allow real estate investors to buy and refinance properties more quickly & efficiently than conventional loans. Without the need for paystubs or tax returns, our rental property loans are design to help investors scale their real estate portfolios.

ALOHA CAPITAL

AMBASSADOR PROGRAM

WHAT TO EXPECT FROM US:



Get Paid:
.25% of the loan amount on the 1st 5 loans we fund for each referred client



Financing for Less:
.25% fee reduction on your loans after your 1st referred client



Refer with Confidence:
Sit back and relax—knowing that Aloha Capital will take great care

WHAT WE EXPECT FROM YOU:



Learn:
Conduct a short call with your representative at Aloha Capital to learn more about the loan programs we offer



Sign Up:
Complete the Ambassador Onboarding Packet, provide your bank info and W9



Stay Up to Date:
Receive periodic updates on our loan programs and reporting on referred clients

https://alohaprivatelending.com/

ALOHA CAPITAL



RENTAL PROPERTY LOAN

SHORT-TERM & LONG-TERM RENTAL PROPERTIES

30 YEAR FIXED RATE OR 5/1 ARM

STARTING AT 7.00% | UP TO 80% LTV/LTC

12 MONTHS INCOME HISTORY OR 90% AIRDNA

30 Yr Amortization or 10 Yr Interest Only W/ 20 Yr Amortization

No Debt-to-Income Verification

Unlimited # of Properties Financed

Single Property or Blanket Loan

Nationwide Lending including Rural Locations

303-245-0291

ALOHAPRIVATELENDING.COM

FREQUENTLY ASKED QUESTIONS???

PROGRAM OVERVIEW

- **DSCR**: Debt service coverage ratio of 1.15 for best terms, down to 0.75. DSCR = Gross Rents / PITIA. 12 months operating history or 90% market rent.
- **Property Location:** All US states except for ID, ND, NV, SD, VT, WV.
- **Leverage**: Max LTV based on FICO tiers (see Appendix A).
- **Recourse: Required by 51% of entity or 50% if entity is a 50/50 split. Anyone with 25% or more.**
- **Loan Structure:** Single property or blanket loan on a portfolio of properties.
- **Borrower Types:** Entities, Individuals and Intervivos Revocable Trusts allowed. SDIRA not allowed at this time.
- **Timeline:** 30 days, faster or slower based valuation timing (Appraisal or Hybrid Appraisal Required)
- **Asset Types:** Non-Owner Occupied Only. Single Family, 2-4 Unit, Condo or Townhome.
- **Loan Size:** Min loan of $75K. Max loan of $2.5M, $5M for Crossed (Portfolio).
- **Prepay:** Options range from 1 yr to 5 yr prepay. Some states have restrictions.
- **Escrows:** Tax and Insurance. Insurance waiver available for portfolios with blanket policy. If Market rent estimate is used for DSCR, 3 Months PITIA is collected at close.
- **Liquidity requirement**: Funds due at close + 6 months of payments (PITIA).
- **Refinance Seasoning**: 6 months to access the full value of the property (ignore LTC).

FREQUENTLY ASKED QUESTIONS???

SPONSOR QUALIFICATIONS

- **Personal Income**: No W2s, pays stubs or tax returns needed. Not DTI verification. No deposit verification.
- **FICO/Credit/Background:** Minimum of 640. 680 FICO required for max leverage. No foreclosures in last 36 months. No short sale, DIL, bankruptcy in last 24 months. Background free of felony, fraud or violent crimes.
- **Borrower Types:** Entities, Individuals and Intervivos Revocable Trusts allowed. SDIRA not allowed at this time.
- **Foreign Nationals:** Allowed with reduced leverage.

PROPERTY QUALIFICATIONS

- **Rental Types:** Short-term/vacation rental income allowed if 12 months of verified history or 90% of Market Rent (AirDNA and/or STR PM report). Sellers history allowed.
- **Min Sqft:** 600 sq ft
- **Location Requirements:** Population density > 100
- **Ineligible Properties:** 11 or more units, Mobile Homes, Non-warrantable condos. Acreage > 10 acre with exception only.

FREQUENTLY ASKED

QUESTIONS???

APPENDIX A

MAX LEVERAGE GRID

Product		DSCR			
Max ($000s	FICO/LTV	DSCR>= 1.0x		DSCR< 1.0x	
		Purch. & R/T	Cash-Out	Purch. & R/T	Cash-Out
1,500	740	80	75	70	65
	720	80	75	70	65
	700	80	75	70	65
	680	80	75	70	60
	660	75	70	65	55
	640	70	65	N/A	N/A
2,500	740	75	65	65	55
	720	75	65	65	55
	700	75	65	65	55
	680	70	65	60	55
	660	65	60	N/A	N/A
2,500	FN	65	60	N/A	N/A

ALOHA CAPITAL



FIX & FLIP/RENT LOAN

12-24 MONTHS

UP TO 85% LTC/LTV
75% ARV | 100% of Rehab Budget
Interest Rates from 10-12%

Value-Add and Stable Bridge Available

No Prepayment Penalty

Loans from $75K - $3mm+

Single Asset or Blanket Loans

303-245-0291
ALOHAPRIVATELENDING.COM

FREQUENTLY ASKED QUESTIONS???

Program Overview:

- **Stabilized Bridge:** Properties currently in a leasable state or will be in a leasable state upon completion of a rehab budget that is less than or equal to 5% of the lower “As Is” value and purchase price
- **Light Rehab:** Rehab Budget is greater than 5% and less than or equal to 100% of the lower “As Is” value and purchase price
- **Heavy Rehab:** Rehab Budget is greater than 100% of the lower “As Is” value and purchase Price
- **Property Locations:** All US states except for North Dakota, South Dakota, West Virginia, Nevada, Alaska, Idaho, Utah, Vermont, and the U.S. Territories
- **Borrower Types:** Entities including LLCs, LPs, inter-vivo revocable trusts and corporations, and individuals.
- **Leverage:** Max LTV based on FICO tiers, experience, and rehab amount (see Appendixes)
- **Loan Type:** Business purpose loans
- **Loan Structure:** Can be structured with either a single advance at closing with no rehab escrow, or an advance at closing with additional rehab advances over time.
- **Timeline:** 15-40 days, faster or slower based on valuation timing. Express option for repeat clients
- **Recourse:** Required by 51% of entity of 50% if entity is a 50/50 split

FREQUENTLY ASKED QUESTIONS???

Program Overview Continued:

- **Loan Size:** **Loans from $75K-$3mm+**
- **Liquidity Requirement:** **Funds due at close + 6 months of Payments + 10% of Rehab Loan Amount**

FREQUENTLY ASKED QUESTIONS???

Sponsor Qualifications:

- **Personal Income:** No W2s, pay stubs or tax returns needed.
- **FICO/Credit/Background:** Min FICO 0f 650. 700 FICO required for max leverage. No foreclosures in last 36 months. No short sale, DIL, bankruptcy in last 24 months. Background free of felony, fraud or violent crimes. No misdemeanor convictions involving fraud, embezzlement or similar crimes or an adverse fraud screen result within last 5 years.
- **Foreign Nationals:** Allowed with reduced leverage
- **Experienced Customer:** At least one borrower or guarantor as at least 3 documented projects of similar scope and size within the last three years
- **New Customers:** No guarantors qualify as experienced customer

FREQUENTLY ASKED QUESTIONS???

Property Qualifications:

- **Ineligible Property Types:**
  - **Mobile Homes & Cooperatives**
  - **Properties subject to a ground lease, unless the ground lease is being paid off at closing**
  - **Properties of less than 400 square feet on average for each residential living unit**
  - **Properties not in compliance with local zoning regulations**
  - **Single Room Occupancy (SROs) and former healthcare facilities**
  - **Properties with known adverse environmental conditions**
  - **Areas where more than 10% of other properties within a 2-block radius are clearly vacant, abandoned, or boarded up**

Location Requirements:

- **Population Density > 100 per sqmi**

ALOHA CAPITAL



DEVELOPMENT LOAN

12-24 MONTHS

Interest Rates from 10%

UP TO 85% LTTC | 75% LTV | 70% LTARV

Interest Reserve can be funded from loan proceeds

No Prepayment Penalty

Loans from $100k - $2.5mm

SFR, 2-4 Units, Condos, Townhomes

Infill Development Preferred

303-245-0291

ALOHAPRIVATELENDING.COM

FREQUENTLY ASKED QUESTIONS???

Program Overview:

- Land Purchase: Property was purchased by the borrower or an affiliate within 24 months prior to loan origination date
- Land Refinance: Property purchased by the borrower or an affiliated more than 24 months prior to origination
- Property Locations: All US states except for North Dakota, South Dakota, West Virginia, Nevada, Vermont, and the U.S. Territories
- Borrower Types: Entities including LLCs, LPs, inter-vivo revocable trusts and corporations, and individuals
- Leverage: Max LTV Based on FICO tiers, location, experience, and approved plans
- Interest Rate Style: Interest charged on funded loan amount only
- Interest Reserve Escrow: Full-Term Interest Reserve. IR may be borrower funded or funded through loan proceeds
- Contractor Requirements: Needs to have a minimum of 5 ground-up projects within past 3 years, verified references, license review, experience score of no less than 25, and minimum of $1,000,000 of general liability insurance
- Liquidity Requirement: Funds due at close + 10% post close liquidity of the maximum loan amount

FREQUENTLY ASKED QUESTIONS???

Sponsor Qualifications:

- **Personal Income:** No W2s, pay stubs or tax returns needed
- **FICO/Credit/Background:** Min FICO of 680. 700 FICO required for max leverage. At least one guarantor must have no bankruptcy discharges within past 24 months and no current late mortgage payments. No evidence of previous felony convictions, misdemeanor convictions involving fraud, embezzlement or other similar crimes.
- **Primary Guarantor:** cannot have 10+ judgements/liens within the last 3 years, or liens in excess of $250,000 are ineligible
- **Experienced Customers:** At least one Guarantor has at least 5 documented ground-up projects in the past three years. At least 2 of qualified ground-up projects must be at a minimum of 75% of the proposed projects size and budgeted amount.
- **Sponsors lacking experience:** Must have an experienced contractor sign a completion guarantee for the project.

FREQUENTLY ASKED QUESTIONS???

Elgible Property Types:

- Single family & 2-4 unit residences, condos and townhomes
- Multifamily buildings or mixed-use if >50% is residential

Ineligible Property Types:

- Mobile home developments, cooperatives and manufactured homes
- Raw land where lots are not split and individually parceled and/or water/sewer/well/septic are not lateral ready
- Working farms or ranches
- Properties subject to purchase options
- Single family condominiums of less than 500 SqFt, 2-4 unit/multifamily/mixed-use residences of less than 500 SqFt on average per unit, or single-family homes/townhomes of less than 700 SqFt.
- Properties not in compliance with local zoning regulations
- Single Room Occupancy (SROs)
- Properties with known adverse environmental conditions
- Properties with underground oil tanks
- Areas where more than 10% of other properties within a 2-block radius are either vacant, abandoned, or boarded-up
- Container constructed properties

Location Requirements

- Population Density > 100 per sqmi

ALOHA CAPITAL



MULTIFAMILY LOAN

12-24 MONTHS

UP TO 80% LTC/LTV | 100% of Rehab Budget

Value-Add and Stabilized Product Available

No Prepayment Penalty

Full Recourse

No DSCR Requirement

Loans from $500K - $10mm+

303-245-0291 Ext: 3

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FREQUENTLY ASKED QUESTIONS???

Program Overview:

- Stabilized Bridge: Properties currently in a leasable state or will be in a leasable state upon completion of a rehab budget that is less than or equal to 5% of the lower “As Is” value and purchase price
- Light Rehab: Rehab Budget is greater than 5% and less than or equal to 100% of the lower “As Is” value and purchase price
- Heavy Rehab: Rehab Budget is greater than 100% and less than 150% of the lower “As Is” value and purchase Price
- Property Locations: All US states except for North Dakota, South Dakota, West Virginia, Nevada, Vermont, Alaska and the U.S. Territories
- Borrower Types: Entities including LLCs, LPs, inter-vivo revocable trusts and corporations, and individuals.
- Leverage: Max LTV based on FICO tiers, experience, and rehab amount (see Appendixes)
- Loan Type: Business purpose loans
- Loan Structure: Can be structured with either (i) a single advance at closing with no rehab escrow, (ii) a single advance at closing with rehab escrow, or (iii) an advance at closing with additional rehab advances over time.
- Timeline: 30-45 days, faster or slower based on valuation timing (Appraisal Required)
- Recourse: Required by 51% of entity of 50% if entity is a 50/50 split

FREQUENTLY ASKED QUESTIONS???

Program Overview Continued:

- **Loan Size:** **Loans from $500k-$10mm+**
- **Liquidity Requirement:** **Funds due at close + 6 months of Payments + 10% of Rehab Loan Amount**

FREQUENTLY ASKED QUESTIONS???

Sponsor Qualifications:

- **Personal Income:** No W2s, pay stubs or tax returns needed.
- **FICO/Credit/Background:** Min FICO 0f 650. 700 FICO required for max leverage. No foreclosures in last 36 months. No short sale, DIL, bankruptcy in last 24 months. Background free of felony, fraud or violent crimes. No misdemeanor convictions involving fraud, embezzlement or similar crimes or an adverse fraud screen result within last 5 years.
- **Foreign Nationals:** Allowed with reduced leverage
- **Experienced Customer:** At least one borrower or guarantor as at least 3 documented projects of similar scope and size within the last three years
- **New Customers:** No guarantors qualify as experienced customer
- **Syndicated Sponsorship:** Allowed when General Partners have less than 51% of the ownership of the borrowing entity, but control the entity as managing members. GPs must meet net worth, liquidity, background and experience guidelines.

FREQUENTLY ASKED QUESTIONS???

Property Qualifications:

- **Ineligible Property Types:**
  - **Mobile Homes & Cooperatives**
  - **Properties subject to a ground lease, unless the ground lease is being paid off at closing**
  - **Properties of less than 400 square feet on average for each residential living unit**
  - **Properties not in compliance with local zoning regulations**
  - **Single Room Occupancy (SROs) and former healthcare facilities**
  - **Properties with known adverse environmental conditions**
  - **Areas where more than 10% of other properties within a 2-block radius are clearly vacant, abandoned, or boarded up**
  - **Class D properties**

Location Requirements:

- **Population Density > 100 per sqmi**

ALOHA CAPITAL



MULTIFAMILY 3-5 YEAR LOAN

3-5 Year Term

UP TO 75% LTV/LTC

UP TO $2.5M LOAN AMOUNT

Amortizing and Interest Only Options

Rates from 7.50% to 8.25%

680 Minimum FICO

Single Property or Blanket Loan

Nationwide Lending

303-245-0291

ALOHAPRIVATELENDING.COM

FREQUENTLY ASKED QUESTIONS???

PROGRAM OVERVIEW

- **DSCR**: Debt service coverage ratio of 1.15x on Acquisition and 1.20x on the takeout.
- **Property Location:** Most US States.
- **Leverage**: Max LTV based on review of sponsors and deal metrics (see Appendix A).
- **Refinance Seasoning**: 6 months to access the full value of the property (ignore LTC).
- **Liquidity requirement**: Funds due at close + 6 months of payments (PITIA).
- **Prepay:** Greater of Yield Maintenance and 1% Prepayment Penalty. Some states have restrictions.
- **Loan Structure:** Single property or blanket loan on a portfolio of properties.
- **Recourse:** Required by 51% of entity.
- **Borrower Types:** Entities, Individuals and Intervivos Revocable Trusts allowed. SDIRA not allowed at this time.
- **Timeline:** 30-45 days, faster or slower based valuation timing (Appraisal or Hybrid Appraisal Required)
- **Asset Types:** 5+ Units and Mixed-Use properties.
- **Loan Size:** Min loan of $250K. Max loan of $2.5M.
- **Escrows:** Interest Reserve and other escrows considered on a deal by deal basis.

FREQUENTLY ASKED QUESTIONS???

SPONSOR QUALIFICATIONS

- **Personal Income**: No W2s, pays stubs or tax returns needed. Not DTI verification. No deposit verification.
- **FICO/Credit/Background:** Minimum of 680. 720 FICO required for max leverage. No foreclosures in last 36 months. No short sale, DIL, bankruptcy in last 24 months. Background free of felony, fraud or violent crimes.
- **Borrower Types:** Entities, Individuals and Intervivos Revocable Trusts allowed. SDIRA not allowed at this time.
- **Foreign Nationals:** Allowed with reduced leverage.

PROPERTY QUALIFICATIONS

- **Rental Types:** Short-term/vacation rental income allowed if 12 months of verified history or 90% of Market Rent (AirDNA and/or STR PM report). Sellers history allowed.
- **Min Sqft:** 500 sq ft per unit
- **Location Requirements:** Population density > 100

FREQUENTLY ASKED QUESTIONS???

APPENDIX A

Categories	Guidelines / Parameters
Rate Floor	7.00%
Minimum FICO	680
30 YR AM CRE DSCR	1.15x (Acquisition) / 1.20x (Refinance)
Term	3 - 5 Year
Max Loan Amount	Up to $2.5 M
Max LTV	75%
Amortization Type	Amortizing / Interest Only (+ 0.250%)
Prepayment Penalty	Greater of Yield Maintenance & 1% Prepayment Penalty

BUY DOWN & PREMIUM OPTIONS

Buy Down Fee (Added to Initial Origination Fee)	Rate Adjustment
0.50%	-0.13%
1.00%	-0.25%
1.50%	-0.38%
2.00%	-0.50%