



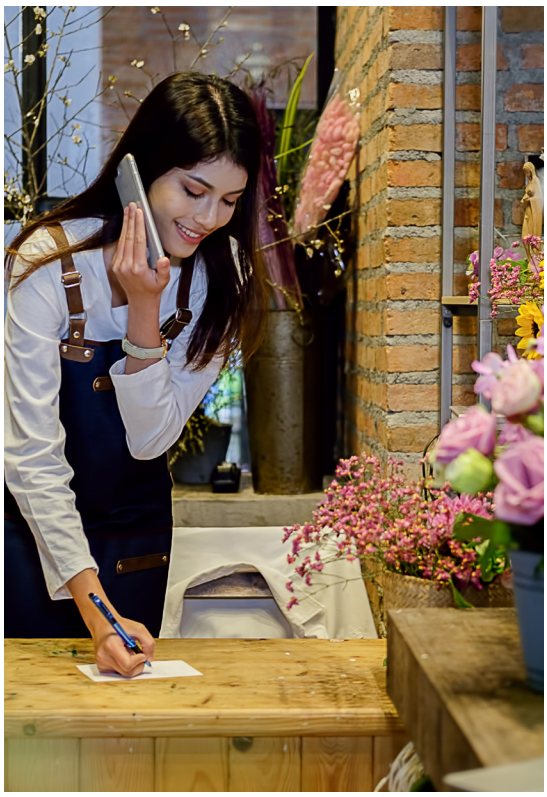





INVESTOR 1-4 ■ MIXED-USE ■ COMMERCIAL ■ MULTI-FAMILY

ASSET-BASED

Investment and Small Commercial Property Mortgage Programs

We help independent real estate investors and small business owners find alternative financing.

Mortgage Programs

FlexTerm Loan

A customized loan to meet the individual needs of each investor.

Designed for real estate investors seeking lower payments on a long-term, fixed-rate loan with no balloon payment.

KEY FEATURES

- 30-year fixed rate.
- Interest-only payments up to 10 years.
- Great for qualifying self-employed investors and small business owners.
- Based on property value, not personal income.
- Best alternative to hard money loans.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)
- Multi-Family (5+ Units)
- Mixed-Use
- Commercial (Office, Retail, Warehouse, Self-Storage, and Automotive)

ARV Pro Loan

The best short-term solution for acquiring and improving property value.

Designed for "fix-and-flip" investors who are seeking a short-term, interest-only loan to acquire and improve a property based on its "as repaired value" (ARV).

KEY FEATURES

- Allows borrowers to finance improvements.
- Great for borrowers who need a quick close.
- An interest-only 1-year term provides lower monthly payments.
- A higher LTV than hard money lenders.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)

Flex I/O Loan

A short-term interest-only loan program.

Designed for investors seeking short-term financing with no prepay penalties.



KEY FEATURES

- An interest-only, 24-month term provides lower monthly payments.
- Available for purchase or cash-out refinance.
- Perfect for acquiring or leveraging real estate holdings.
- A higher LTV than hard money options.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)

Fast50 Loan

A low LTV loan with easy credit requirements.

Designed for investors with derogatory credit issues and high equity seeking quick and easy credit qualification.

KEY FEATURES

- Streamlined underwriting.
- No seasoning of ownership required.
- Improved pricing compared to our FlexTerm program.
- Available as a 30-year-fixed loan, amortized over 30 years.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)
- Multi-Family (5+ Units)
- Mixed-Use
- Commercial (Office, Retail, Warehouse, Self-Storage, and Automotive)

FOR MORE INFORMATION, CONTACT

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Loans are offered by licensed lending partners. En Passant does not make loans or credit decisions. Programs, terms and eligibility are set by the lender and can change.

More Mortgage Programs

Foreign Investor Loan

Financing for foreign investors buying U.S. investment property.

Built for foreign investors seeking investment properties in the U.S.

KEY FEATURES

- Up to 65% LTV.
- ITIN OK.
- 30-year fixed rate available.
- Purchase, rate-term, and cash-out refinance.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)
- Multi-Family (5+ Units)
- Mixed-Use
- Commercial (Office, Retail, Warehouse, Self-Storage, and Automotive)

Super Jumbo Loan

The ideal financing solution for high-value investment properties.

Designed for real estate investors seeking large-balance financing in major metropolitan markets.

KEY FEATURES

- $2 million – $10 million loan amounts.
- Up to 65% LTV.
- Seasoned investors only. Minimum FICO of 600.
- Purchase, rate-term, and cash-out refinance.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)

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