

Certain Lending

Investor Lending Programs

As a national lender, our team of experienced real estate investors supports you in achieving your financing needs. We have built our technology to make the experience of obtaining a loan as predictable and fast as funding investments with cash.



Fix and Flip

- › Finance up to 90% loan to cost
- › Single-family & multifamily properties
- › No Prepayment Penalties
- › Close in as little as 5 business days

Bridge

- › Finance up to 75% loan to value; 65% for cash-out
- › Single-family & multifamily properties
- › No Prepayment Penalties
- › Multi-year bridge loan

Construction

- › Finance up to 80% loan to cost; 65% of the value after completion
- › Single-family, townhomes, and ADUs
- › No Prepayment Penalties
- › Draws fund in as little as 1 business day

Short-Term Rental

- › Finance up to 75% loan to value; 70% for cash-out
- › Single-family & multifamily properties
- › Low or No Prepayment Penalty options
- › Must be listed on Airbnb, VRBO, or similar site

Rental Properties

- › Finance up to 80% loan to value; 75% for cash-out
- › Single-family & multifamily properties
- › Low or No Prepayment Penalty options
- › Minimum DSCR 0.75

Rental Portfolios

- › Finance up to 75% loan to value; 70% for cash-out
- › Single-family & multifamily properties
- › Low or No Prepayment Penalty options
- › Minimum of 3 properties

Bank Statement

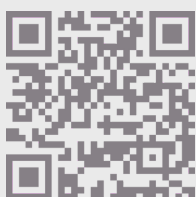
- › Finance up to 80% loan to value; 75% for cash-out
- › 30-year term with competitive pricing
- › Low or No Prepayment Penalty options
- › Qualify based on Bank Statement Analysis

Certain Lending

NMLS ID: 1716495

(206) 237-0105

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SIGN-UP

Important disclosures. Certain Lending, Inc. is licensed under the CA Financing Law by the CA Department of Business Regulation, License No. 60DBO-87471, by the Division of Financial Regulation of OR as an Oregon Mortgage Lender under License ML-#5707, by the WA Department of Financial Regulations as a WA Mortgage Lender under License CL-1716495, and by the Department of Financial Institutions of Arizona as an Arizona Mortgage Banker under License CBK-1009587. We do not lend in ND, NV, SD, VT and WV. Our NMLS ID is 1716495, and we are an equal opportunity lender. This is not a commitment to lend. Restrictions may apply. Certain Lending, Inc. reserves the right to amend mortgage interest rates, fees, and guidelines at its sole discretion. This is not an advertisement to extend to consumer credit as defined by Regulation Z, Section 1026.2.

Certain Lending

Fix & Flip

Short-term financing to buy and renovate properties with up to 10 units. We support experienced and new investors with competitive terms and pricing.



Lending Criteria

	0-3 COMPLETED PROJECTS	4-7 COMPLETED PROJECTS	8+ COMPLETED PROJECTS
Loan Amount*	\$100,000 to \$1.5 Million	\$100,000 to \$1.5 Million	\$100,000 to \$1.5 Million
Payment Type	Interest-only	Interest-only	Interest-only
Loan Term	6, 12 or 18-months	6, 12 or 18-months	6, 12 or 18-months
Loan to Cost	Up to 80%	Up to 85%	Up to 90%
Loan to ARV	Up to 65%	Up to 70%	Up to 70%
Closing Timeline	5-10 business days	5-10 business days	5-10 business days

Guidelines

FICO	680 min soft credit assessment
Experience	Fix & flip's and BRRRR's (rehab converted to a rental) completed in the last three years count towards experience
Eligible Properties	Single-family, townhomes, warrantable condos, and 2-4 units (5-10 units considered)
Eligible States	Nationwide except ND, NV, SD, VT and WV
Draws	Materials, labor, demolition, and customary soft costs reimbursable. Draw request takes 1-3 business days with a virtual inspection
Borrower	Loans are made to entities. A personal guarantee is customary.
*Loan Amount	1) Loan amounts outside of this range considered. 2) 100% financing of the rehab. 3) No interest on undrawn funds.

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Certain Lending Bridge

Financing of newly constructed or renovated properties that are currently vacant and stabilized and are ineligible for permanent financing.



Lending Criteria

Loan Amount	\$150,000 to \$1.5 million. Loan amounts outside of this range considered.
Loan Term	6, 12, 18 or 24-months
Payment Type	Interest-only with a balloon payment at maturity
Loan to Value	Up to 75%; 65% for cash-out
Loan to Cost	Up to 75%
Closing Timeline	5 to 10 business days

Guidelines

FICO	680 min soft credit assessment
Property Condition	Must be in C1-C4 condition with no renovations outstanding
Eligible Properties	Single-family, townhomes, warrantable condos, and 2-4 units (5-10 units considered)
Eligible States	Nationwide except ND, NV, SD, VT and WV, and rural locations
Borrower	Loans are made to entities. A personal guarantee is customary.

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Certain Lending Construction

We finance the construction of residential and small multifamily investment properties. Investors appreciate our flexible terms, ease of draw funding, and speed of closing.



Lending Criteria

Loan Amount	\$200,000 to \$1.5 million. Loan amounts outside of this range considered.
Loan Term	12, 18 or 24 months
Payment Type	Interest-only with balloon payment at maturity. No interest paid on undrawn funds.
Leverage	Up to 85% loan to cost; 65% loan to after construction value
Construction Financing	100% of construction budget (including eligible soft costs)
Credit for Land	100% of acquisition cost
Closing Timeline	2-3 weeks

Guidelines

FICO	700 min soft credit assessment
Investing Experience	We require a sponsor to have completed at least 4 new builds. GC'ing and complex flip projects may also count toward experience depending on complexity.
Eligible Properties	Single-family, townhomes, ADU's, and 2-4 units (5-20 units considered)
Eligible States	Nationwide except ND, NV, SD, VT and WV
Borrower	Loans are made to entities. A personal guarantee is customary.
Construction Draws	Materials, labor, demolition, and customary soft costs reimbursable. Draw request takes 3-4 business days with a virtual inspection.

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Short-Term Rental

A solution for investors who need permanent financing for their rentals listed on Airbnb and VRBO. This product allows DSCR to be calculated by using 12 months of operating history or AirDNA rents as market rent.



Lending Criteria

Loan Amount	\$75,000 to \$1.5 million. Loan amounts outside of this range considered.
Loan Term	30-year term; fully amortizing entire term, or I/O for 10 years with rate fixed for 5 years then adjustable every 6 months
Loan to Value	Up to 75%; 70% for cash-out refinances with low seasoning
Debt Coverage	Minimum 1.00 DSCR
Prepayment Penalty	Multiple PPP options available, including No PPP (depending on the state)
Closing Timeline	2-3 weeks

Guidelines

FICO	700 min hard credit assessment
Revenue Verification	Short-term (Airbnb/VRBO) revenue is verified through 12 months operating history and AirDNA market rents
Property Condition	Appraisal showing C3 condition or better
Eligible Properties	Single-family, townhomes, warrantable condos, 2-4 units, and 5-10 units
Eligible States	Nationwide except ND, NV, SD, VT and WV
Borrower	Entities only. A personal guarantee is required. Non-recourse is not allowed.
Mortgage Payments	Taxes and insurance are escrowed. Mortgage payments are collected by ACH.

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Rental Properties

Permanent financing of rental properties with long-term tenants. These loans use the rental cash flow and stabilized property value to determine the loan amount.



Lending Criteria

Loan Amount	\$75,000 to \$1.5 million. Loan amounts outside of this range considered.
Loan Term	30-year term; fully amortizing entire term, or I/O for 10 years with rate fixed for 5 years then adjustable every 6 months
Loan to Value	Up to 80%; 75% for cash-out refinances with low seasoning
Debt Coverage	Minimum 0.75 DSCR
Prepayment Penalty	Multiple PPP options available, including No PPP (depending on the state)
Closing Timeline	2-3 weeks

Guidelines

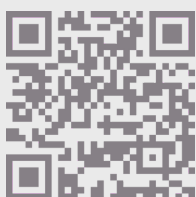
FICO	660 min hard credit assessment
Revenue Verification	Long-term rental revenue is verified through a lease agreement
Property Valuation	Appraisal with market rents
Eligible Properties	Single-family, townhomes, warrantable condos, 2-4 units and 5-10 units
Eligible States	Nationwide except ND, NV, SD, VT and WV
Borrower	Entities only. A personal guarantee is required. Non-recourse is not allowed.
Mortgage Payments	Taxes and insurance are escrowed. Mortgage payments are collected by ACH.

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Rental Portfolios

For experienced investors, we finance up to 10 rental properties as a single loan. These loans are often more cost effective than closing each loan individually.



Lending Criteria

Loan Amount	\$150,000 to \$5 million. Loan amounts outside of this range considered.
Loan Term	30-year term; fully amortizing entire term, or I/O for 10 years with rate fixed for 5 years then adjustable every 6 months
Loan to Value	Up to 75%; 70% for cash-out refinances with low seasoning
Debt Coverage	Minimum 1.15 DSCR
Prepayment Penalty	Multiple PPP options available, including No PPP (depending on the state)
Closing Timeline	4-8 weeks

Guidelines

FICO	680 min hard credit assessment
Revenue Verification	Long-term rental revenue is verified through a lease agreement. Short-term (Airbnb/VRBO) revenue is verified through 12 months of rental income.
Property Valuation	Appraisal with market rents
Eligible Properties	Single-family, townhomes, warrantable condos, 2-4 units, and 5-10 units
Eligible States	Nationwide except ND, NV, SD, VT and WV
Borrower	Entities only. A personal guarantee is required. Non-recourse is not allowed.
Property Minimum	3 properties
Mortgage Payments	Taxes and insurance are escrowed. Mortgage payments are collected by ACH.

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Bank Statement

Small business owners and self-employed individuals have the ability to obtain permanent financing on their rental properties by underwriting their income, instead of rental property cash flow. We do this by analyzing bank statements and do not require tax returns.



Lending Criteria

Loan Amount	\$75,000 to \$1.5 million. Loan amounts outside of this range considered.
Loan Term	30-year term; fully amortizing entire term, or I/O for 10 years with rate fixed for 5 years then adjustable every 6 months
Loan to Value	Up to 80%; 75% for cash-out refinances with low seasoning
Prepayment Penalty	Multiple PPP options available, including No PPP (depending on the state)
Closing Timeline	2-3 weeks

Guidelines

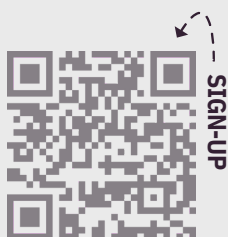
FICO	660 min hard credit assessment
Ability to Repay Verification	12 months of bank statement transactions analyzed to calculate income and determine loan size based on a 50% debt-to-income ratio
Property Condition	Appraisal showing C4 condition or better
Eligible Properties	Single-family, townhomes, condos (warrantable and non-warrantable), and 2-4 units. Portfolios are not allowed.
Eligible States	Nationwide except ND, NV, SD, VT and WV
Borrower	Entities only. A personal guarantee is required. Non-recourse is not allowed.
Mortgage Payments	Taxes and insurance are escrowed. Mortgage payments are collected by ACH.

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