



## Velocity High Level Overview



- Wholesale Lender (Nationwide)
- Investment & Commercial Properties
- Small Balance Loans
- Simple Underwriting



### White Labeling



- Velocity is the Money:
  - Underwrites the Loan
  - Approves the Loan
  - Funds the Loan
- Broker is the <u>Face</u>:
  - Originates the Loan
  - Sells the Loan
  - Shows as the Lender



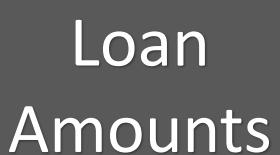


- Earn up to 5.00% of Loan Amount
  - Up to 1points on the YSP/Rebate
  - Up to 5points front end origination





- Investment 1-4's
  - SFR, duplex, triplex, fourplex
  - No primary residence
- MultiFamily/Mixed Use
  - 5+ units & Mixed Use
- Commercial
  - Office, retail, warehouse, auto repair, etc.
  - No land, hospitality, or special-use...



#### Small Balance



Up to \$5M Loan Amounts on All Programs

Exceptions: higher loan amounts possible w/compensating factors

We are an Investors Lender!

#### Simple Underwriting



- No Income Verification
- No Asset Verification
- No Tax Verification

"No Doc Loans"

#### FLEXTERM LOAN

# Long Term Loans



- 30 Year Fixed Rate Term
- Fully Amortized (Principle and Interest Payments)
  - 10yr Interest Only (optional)
  - No Balloon!
- All property Types:
  - 1-4's (75% LTV) **NO DSCR**
  - 5+ Multifamily / Mixed Use (75% LTV)
  - Commercial Properties (70% LTV)
- Rates Vary per Property Type & Transaction Type
  - 9.24 11.74% SFR's
  - 10.24- 12.74% Multifamily
  - 10.74 13.24% Commercial
- 600 min FICO 650 for Max LTV's



### FIX & FLIP FUNDING



- Pro Flippers who have Money and Know what their Doing!
  - 10.74 11.24% Rate
  - Up to 80% LTV on Purchase
  - Up to 100% Rehab (maxing out at 80% LTC or 75% ARV whichever is less)
  - 12/mo IO Loan
  - \$75,000 \$5,000,000 Loan Amounts
  - 650 FICO requirement
  - Must Own Primary Residence or Rental
  - 1-4 Investment Properties ONLY
  - Exit using the <u>Perm Loan</u>