FOUNDATION
SPECIALTY FINANCE

WHERE WALL STREET MEETS MAIN STREET

Technology Enabled Lending for Brokers and Originators

Fix & Flip | Stabilized Bridge | Ground Up | DSCR | CRE Multi Fam 5+ | Mixed Use

www.foundationspecilatyfinance.com

Our Services

WHITE-LABEL TABLE FUNDING

Close loans in your name while we provide the capital. Retain full control of your borrower relationships and brand without the burden of sourcing capital or managing execution.

END-TO-END BACK OFFICE PLATFORM

From underwriting through servicing, our fully integrated infrastructure provides transparent workflows and real-time visibility, allowing you to scale originations without adding overhead

INTEGRATED TECHNOLOGY STACK

Access a centralized platform to submit, price, and manage deals in real time. Run borrower credit and background checks, track loan progress, and maintain full transparency across the lifecycle.

CONCIERGE-LEVEL SUPPORT

Work alongside a dedicated team that supports you through every stage of the deal. From structuring to closing, we help you move faster, solve issues, and deliver with confidence.

INTEGRATED LENDING ECOSYSTEM

Leverage a vertically integrated platform including insurance, valuation solutions, and preferred vendor pricing - designed to simplify execution and enhance borrower outcomes.

CENTRALIZED PORTFOLIO VIEW

See your entire loan portfolio in one place. Aggregate open files, review portfolio-level activity at a glance, and drill into individual loans as needed.

Our Products

	RTL		MF		GUC	DSCR
	Fix and Flip	Bridge	Fix and Flip	Bridge		
Loan Term	6-24 Months (6-12 Month Extension Available)	6-24 Months (6-12 Month Extension Available)	12-24 Months (12 Month Extension Available)	6-24 Months (6-12 Month Extension Available)	12-18 Months (Extensions available)	30 Years
Starting Rate	8.500%	8.500%	10.500%	10.500%	9.500%	6.375%
Min. Loan Amount	$100k	$100k	$250k	$250k	$100k	$100k
Max. Loan Amount	$5M	$5M	$5M	$5M	$3M	$2M
Min. Property Value	$165k	$165k	$60k Per Door	$50k Per Door	N/A	N/A
LTV Purchase	Up to 90% of Purchase Price + Up to 100% of the Renovation Costs	Up to 82.5% of the As-Is Value	Up to 80% of Purchase Price + 100% of Renovation Costs	Up to 80% of the As-Is Value	Up to 75% of the As-Is Value (or 85% of LTC)	Up to 80% of the As-Is Value
LTV Refi	Up to 75% of the As-Is Value + 100% of Renovation Costs	Up to 75% of the As-Is Value + 100% of Renovation Costs	Up to 75% of the As-Is Value + 100% of Renovation Costs	Up to 75% of the As-Is Value + 100% of Renovation Costs	Up to 75% of the As-Is Value + 100% of Renovation Costs	Up to 75% of the As-Is Value + 100% of Renovation Costs
LTV Cashout	N/A	N/A	N/A	N/A	N/A	N/A
Minimum FICO	650	650	650	650	650	650
Property Types	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes

Fix & Flip

Bridge Loans

	SINGLE FAMILY	MULTIPLE-FAMILY
COLLATERAL	• 1-4 Units	• 5+ Units
LOAN AMOUNT	• $100K - $5M	• $250K - $5M
TERM	• 12 - 24 Months • 12 Month Extension Available • 3-5 year permanent financing available	• 6 - 24 Months
MAXIMUM LTV	• Up to 90% LTV	• Up to 85% LTV
MAXIMUM LTC	• Up to 90% LTC	• Up to 85% LTC
MAX ARLTV	• 75%	• 75%
CREDIT SCORE	• Minimum 680 • Foreign Nationals Eligible	

Ground Up

Single Family

RESIDENTIAL 1-4 UNITS

LOAN AMOUNT	• $100K -$3MM
TERM	• 12 months standard • 18 month option case by case
EFFECTIVE LTC	• Up to 93% LTC
MAXIMUM LTV	• Up to 65% LTARV
DAY ONE AIV	• UP TO 75%
MAX LTARV	• UP TO 70%
MINIMUM 2 DEALS (GUC) < 36 MONTHS	
RECOURSE	• Full Recourse Only

DSCR Rental Loans

Single Family

RESIDENTIAL 1-4 UNITS

LOAN AMOUNT	• $100K -$2MM
TERM	• 30 Year Amortization • 30 Year Fixed Rate
5/1 ARM **7/1 ARM**	• 30 Year Amortization • 30 Year Amortization
10 Yr I/O Period	• +20 Year Amortization

PPP Options

PPP Step Down Structure

Alt Structure 5% Flat or 3% Flat for 12 Month

LOAN PURPOSE

Delayed Purchase	• Up to 70% LTV
Purchase	• Up to 80% LTV
Cash Out Refinance	• Up to 75% LTV
Rate/Term Refinance	• Up to 75% LTV

SEASONING

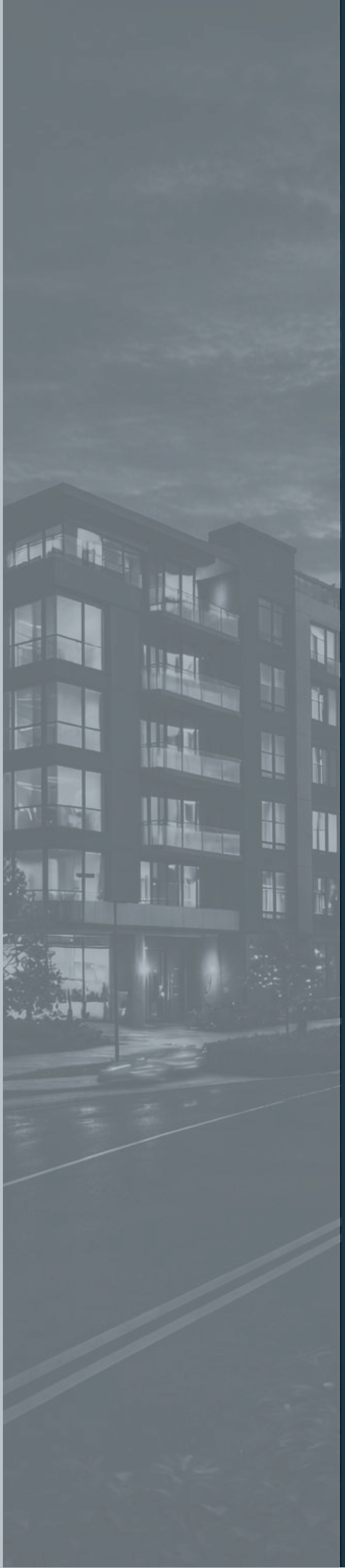
>90 Days , < 180 Days w/ HUD & SOW Proof

>180 Days no HUD or SOW needed

MINIMUM DSCR

1.00x for FICO < 720

0.75x for FICO ≥ 720



Stabilized

Bridge Loans

	SINGLE FAMILY	MULTIPLE-FAMILY
COLLATERAL	• 1-4 Units	• 5+ Units
LOAN AMOUNT	• $100K - $5M	• $250K - $5M
TERM	• 6 - 24 Months • 12 Month Extension Available • 3-5 year permanent financing available	
MAXIMUM LTV	• Up to 85% LTV	• Up to 80% LTV
MAXIMUM LTC	• Up to 85% LTC	• Up to 80% LTC
CREDIT SCORE	• Minimum 680 • Foreign Nationals Eligible	

Unique Commercial RTL Highlights

Best Fit: Value-add multifamily and mixed-use assets in strong, liquid markets with a clear path to stabilization or exit.

SCALE WITH CONFIDENCE
$10MM to $100MM

MAXIMIZE LEVERAGE
Up to 75% LTV / 80% LTC

COMPETITIVE PRICING
Starting at SOFR + 350

CERTAINTY OF CLOSE
Reliable execution through table funding

BUILT FOR FLEXIBILITY

- Up to 2-Year Terms + Extensions
- Interest-Only Payments for improved cash flow
- Flexible Prepayment Options
- Future Funding Available to support full business plans
- Custom Fee Structures tailored to each deal
- Non-Recourse Options Available

TARGET ASSETS

- Single-Family
- Multifamily
- Industrial
- Retail
- Mixed-Use

IDEAL TRANSACTIONS

- Acquisitions & Refinancing
- Recapitalizations
- Ground-Up Construction
- SFR Development
- Value-Add / Capex & Lease-Up
- Time-Sensitive Opportunities

ELIGIBLE PROPERTY TYPES

- Multifamily (5+ units)
- Mixed-use (³70% residential)
- Stabilized / near-stabilized assets
- Light to heavy value-add
- Lease-up / transitional
- Exit-focused deals

The 3 Questions Sophisticated Originators Ask Capital Partners

1 Who Is the Lender of Record at Closing?

"Does the loan close in our entity name, or in yours?"
· Two very different models:

Structure	Lender on Docs
White-label table funding	Your company
Direct lender / broker channel	Capital provider

2 What Exactly Triggers a Repurchase Obligation?

· borrower fraud
· guideline violations
· missing documentation
· early payment default (EPD)

3 Who Controls Underwriting Decisions?

The capital provider controls:
· credit decisions
· loan terms
· final approval

FOUNDATION
SPECIALTY FINANCE

WHERE WALL STREET MEETS MAIN STREET

Ron McMahan

562-818-6663

ronmcmahan@foundationspecialtyfinance.com

foundationspecialtyfinance.com

Foundation Specialty Finance

801 Pacific Coast Highway

Suite 201

Seal Beach, California 90740

©2026 Foundation Specialty Finance. All rights reserved. Equal housing lender. All rights reserved. This is not a commitment to lend. All offers of credit are subject to underwriting and credit approval in Foundation Specialty Finance's sole and absolute discretion. The terms indicated herein are not guaranteed and may vary depending on specific facts and circumstances of a credit application. Foundation Specialty Finance reserves its right to amend rates and guidelines at any time in its sole and absolute discretion. Foundation Specialty Finance and its affiliates make commercial, business-purpose loans. Loans are for investment purposes only and not for personal, family, or household use. Other restrictions may apply.