



**NEW LOOK
FUNDING**

ALTERNATIVE BUSINESS FUNDING

LOAN GUIDELINES

**SMART CAPITAL.
REAL ESTATE FOCUSED.
RESULTS DRIVEN.**

New Look Funding provides fast, flexible and reliable financing solutions for real estate investors. Our programs are designed by investors for investors, with a focus on speed, transparency and reliability, with **STATED INCOME No Doc loans!**



TYPICAL BORROWER

- ✓ Real Estate Investors
- ✓ Flippers & Rehabbers
- ✓ Rental Property Investors
- ✓ Builders & Developers
- ✓ Experienced or New Investors



FAST CLOSINGS

Close in as little as
5-10 business days



FLEXIBLE TERMS

Interest-only options
with flexible loan terms



INVESTOR FOCUSED

Solutions built for real
estate investors



NATIONWIDE REACH

Loans available in
markets across the U.S.



www.newlookfunding.com



(702) 748-4749



NEW LOOK FUNDING

ALTERNATIVE BUSINESS FUNDING

FIX & FLIP LOAN GUIDELINES

Short-Term Financing for Fix & Flip Investments

PROGRAM HIGHLIGHTS

- ✓ Up to 95% Loan-to-Cost (LTC)
- ✓ Up to 75% Loan-to-After Repair Value (LTARV)
- ✓ Interest-Only Payments
- ✓ Loan Terms: 6 to 18 Months
- ✓ Fast Closings – As Little As 5–10 Business Days
- ✓ No Prepayment Penalties

PROPERTY TYPES

- 🏠 1–4 Unit Residential
- 🏡 Condos & Townhomes
- 🏘️ PUDs
- 🏠 Single Family Residences
- ✓ Non-Warrantable Condos (case by case)

PROGRAM GUIDELINES

Credit Score (FICO)	660 Minimum
Loan Amount	\$100,000 – \$5,000,000
Loan Purpose	Purchase & Rehab
Loan Term	6 – 18 Months
Interest Type	Interest Only
Prepayment Penalty	None
Recourse	Non-Recourse
Experience	No experience required



POPULATION REQUIREMENTS

Population area of
50,000 MINIMUM

WHAT WE CONSIDER

- ✓ Property Value & Condition
- ✓ Scope of Work & Rehab Budget
- ✓ Borrower Experience (if any)
- ✓ Exit Strategy
- ✓ Credit Profile
- ✓ Overall Investment Plan

NOT ELIGIBLE

- ✗ Owner-Occupied Properties
- ✗ Primary Residences
- ✗ Raw Land
- ✗ Properties in Litigation or Bankruptcy

FIX & HOLD (DSCR) LOAN GUIDELINES

Long-Term Financing for Rental Investments

PROGRAM HIGHLIGHTS

- ✓ Up to 75% Loan-to-Value (LTV)
- ✓ Loan amounts up to \$5,000,000
- ✓ Interest-Only Payments
- ✓ Loan Terms: 30 Years (Fixed)
- ✓ DSCR Loan - No Tax Returns Required
- ✓ Cash-Out & Purchase Options
- ✓ No Prepayment Penalties

PROPERTY TYPES

- 🏠 1-4 Unit Residential
- 🏠 Condos & Townhomes
- 🏠 Single Family Rentals
- 🏠 PUDs (Eligible)

POPULATION REQUIREMENTS



Population area of
50,000 MINIMUM

PROGRAM HIGHLINES

Credit Score (FICO)	660 Minimum
Loan Amount	\$100,000 - \$5,000,000
Loan Purpose	Purchase, Cash-Out, Rate & Term
Loan Term	30 Years
Interest Type	Interest Only
DSCR Requirement	1.00 Minimum
Prepayment Penalty	None
Recourse	Non-Recourse
Experience	No experience required

WHAT WE CONSIDER

- ✓ DSCR (Debt Service Coverage Ratio)
- ✓ Credit Score
- ✓ Property Cash Flow
- ✓ Property Condition
- ✓ Rent Comparables
- ✓ Loan Amount vs. Value

BUILD & HOLD LOAN GUIDELINES

New Construction & Ground-Up Financing



PROGRAM HIGHLIGHTS

- ✓ Up to 90% Loan-to-Cost (LTC)
- ✓ Up to 75% Loan-to-After Repair Value (LTARV)
- ✓ Interest-Only Draws
- ✓ Loan Terms: 12 to 24 Months
- ✓ Construction Draws Available
- ✓ Fast Closings
- ✓ No Prepayment Penalties

PROPERTY TYPES

-  1-4 Unit Residential (New Construction)
-  Single Family Homes
-  PUDs (Eligible)
-  Ground-Up Construction





PROGRAM GUIDELINES

Credit Score (FICO)	680 Minimum
Loan Amount	\$100,000 – \$5,000,000
Loan Purpose	New Construction
Loan Term	12 – 24 Months
Interest Type	Interest Only
Draw Schedule	Construction Draws
Prepayment Penalty	None
Recourse	Non-Recourse
Experience	Minimal Experience Required

WHAT WE CONSIDER

- ✓ Construction Plans & Budget
- ✓ Borrower Experience (if any)
- ✓ Property Value (ARV)
- ✓ Credit Profile
- ✓ Market Demand
- ✓ Overall Project Feasibility

CONTACT US

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