



INVESTOR LOAN GUIDELINES

**MORE OPTIONS.
MORE OPPORTUNITIES.
MORE POSSIBILITIES.**

New Look Funding offers a wide range of financing solutions for real estate investors. Our non-owner occupied loan programs are designed to help you grow your portfolio with speed, flexibility and confidence.



WHY INVESTORS CHOOSE NEW LOOK FUNDING

- ✓ Fast Closings – As Little As 5–10 Business Days
- ✓ Flexible Terms & Loan Structures
- ✓ Investor-Focused Underwriting
- ✓ Competitive Rates & High LTVs
- ✓ Nationwide Lending – Coastal to Coastal
- ✓ No Prepayment Penalties



FAST CLOSINGS

Close in as little as
5-10 business days



FLEXIBLE TERMS

Solutions for every
investment strategy



INVESTOR FOCUSED

Built for real estate
investors



NATIONWIDE REACH

Loans available in
markets across the U.S.



LOAN PROGRAM OVERVIEW

Flexible Solutions for Non-Owner Occupied Properties

PROGRAM HIGHLIGHTS

- ✓ Financing for a Wide Range of Investor Strategies
- ✓ High Leverage Options
- ✓ Interest-Only Payment Options
- ✓ Cash-Out Available on Most Programs
- ✓ No Personal Income or Employment Verification
- ✓ Loans for SFR, 2-4 Unit, Condos & Commercial
- ✓ Perfect for Experienced & New Investors

LOAN PROGRAMS AT A GLANCE

LOAN PROGRAM	LOAN AMOUNT	LTV	TERM	PURPOSE
Rental (DSCR)	\$100,000 – \$5,000,000+	Up to 80%	30 Years	Purchase / Cash-Out
Bank Statement	\$100,000 – \$3,000,000	Up to 75%	30 Years	Purchase / Cash-Out
No Doc	\$100,000 – \$2,500,000	Up to 75%	30 Years	Purchase / Cash-Out
Debt Service Coverage Ratio (DSCR)	\$100,000 – \$5,000,000+	Up to 80%	30 Years	Purchase / Cash-Out
Fix and Hold	\$100,000 – \$5,000,000+	Up to 75-80%	5-30 Years	Purchase / Rate & Term
Bridge Loans	\$100,000 – \$10,000,000+	Up to 75%	6-24 Months	Purchase / Refinance
NEW! FAST50	\$100,000 – \$2,000,000	Up to 50%	12 Months	Cash-Out / Purchase

PROPERTY TYPES

-  1-4 Unit Residential
-  PUDs (Eligible)
-  Condominiums
-  Mixed-Use (Eligible)
-  Single Family Residences
-  Commercial Properties (Certain Programs)

NOT ELIGIBLE

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



PROGRAM	DESCRIPTION	LOAN AMOUNT	LTV	TERM	CREDIT SCORE	INTEREST ONLY	PREPAYMENT
Rental (DSCR)	Qualify based on the property's rental income using DSCR. No personal income verification.	\$100,000 – \$5,000,000+	Up to 80%	30 Years	660 Minimum	Yes	None
Bank Statement	Qualify using 12 or 24 months of bank statements. Great for self-employed investors.	\$100,000 – \$3,000,000	Up to 75%	30 Years	660 Minimum	Yes	None
No Doc	No income docs required. Asset depletion or credit-based qualification.	\$100,000 – \$2,500,000	Up to 75%	30 Years	660 Minimum	Yes	None
DSCR (Expanded)	Expanded DSCR options for larger properties and portfolios.	\$100,000 – \$5,000,000+	Up to 80%	30 Years	660 Minimum	Yes	None
Fix and Hold	Long-term financing for stabilized properties. Great for rentals and buy-and-hold.	\$100,000 – \$5,000,000+	Up to 75–80%	5–30 Years	660 Minimum	Yes	None
Bridge Loans	Short-term financing for acquisitions, renovations, or transition to permanent financing.	\$100,000 – \$10,000,000+	Up to 75%	6–24 Months	660 Minimum	Yes	None
NEW! FASTSO	Fast, simple financing for smaller investments. No income or credit verification.	\$100,000 – \$2,000,000	Up to 50%	12 Months	No FICO Required	Yes	None

WHAT WE CONSIDER

- Property Value & Condition
- Credit Profile
- Cash Reserves
- Asset Strength
- Rental Income / DSCR
- Loan-to-Value (LTV)
- Exit Strategy
- Overall Investment Plan

BORROWER REQUIREMENTS



Minimum Credit Score
660 Minimum



Loan Purpose
Investment (Non-Owner Occupied)



Residency
U.S. Citizens, Permanent Residents,
Foreign Nationals (with ITIN)



Experience
No minimum experience required.
New investors welcome!




Entities Allowed
LLCs, Corporations, Trusts,
Sole Proprietorships

GENERAL REQUIREMENTS

- ✓ Property must be located in the U.S.
- ✓ No recent foreclosures, short sales or bankruptcies (see guidelines for timeframes)
- ✓ Debt Service Coverage Ratio (DSCR) of 1.00 or higher on DSCR loans (varies by program)
- ✓ Appraisal required on all loans
- ✓ Hazard insurance required
- ✓ Taxes and HOA dues must be current

CONTACT US

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LET'S BUILD YOUR
INVESTMENT FUTURE
TOGETHER.