



Morgan C  
Capital

# ASSET BASED LENDING PRODUCT OFFERINGS



# Products Offered for 2025

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- Bridge Loans
- DSCR Loans
- Non-DSCR Loan
- Ground-Up Construction
- Foreign National Eligibility



We are a nationwide lender who specialize in debt lending for real estate investors.

This is marketing material for information purpose only, is in no way a commitment to fund a loan. It must pass our underwriting guidelines for products.

\*No primary residences and some states are excluded

# NON-DSCR LENDING



## Property Types

- Investor 1-4 Units
- Multi-Family
- Mixed-Used
- Commercial\*

\*Please see appendix for approved building types

## Loan Features

- Loans from: \$75,000 up to \$5,000,000 per building
- LTV's up to 75% of the lower of appraisal asset value or purchase contract
  - 2<sup>nd</sup> Liens allowed up to 90% of CLTV
- Loans up to 30 Years amortizing schedules with I/O options
- Buy down options to step down pre-payment penalties
- No DTI or DSCR calculations
- No W-2 or tax returns required
- Purchase or Rate and Term or Cash out Refinance
- No seasoning requirements for downpayments
- Minimum 650 FICO, below a 650 LTV % will be cut back

# Fix and Flip

Purchase and Renovate: SFH, Condo, Townhomes and 1-4 units

- Loans from \$50k to \$3.5mm
- Funding up to:
  - 90% of purchase price
  - 100% of rehab cost
  - 75% ARLTV
- 12-month term up to 18 months per lender discretion
- Extensive rehab allowed
- Full Recourse
- Soft Credit pull, below 650 FICO reserve requirements
- First time investor allowed
- Outside Brokers welcome



# Ground Up Construction

Eligible Property Types: NON-owner occupied 1-4 residential, townhomes and condos

- Loans from \$50k to \$3.5mm
- Funding up to:
  - 75% of the lower land value or purchase
  - 60% if unpermitted
  - 85% LTFC if no financed interest reserves (IR)
  - Up 90% LTFC if financed IR
  - Up to 70% ARLTV
- Underwritten on property cash flow
- Option to finance interest reserves
- 12-month term, up to 24-months per lender discretion
- Full Recourse
- Outside Brokers welcome



# Stabilized Bridge DSCR Loans

Term loans for 1-4 residential units rent-ready with no planned renovations

- Loans from \$75k – \$2.0mm
- Single Family/2-4 Unit/Townhomes/PUD/Warrantable Condos
- Purchase/Rate-Term Refinance: 80% LTV
- Cashout Refinance: 75% LTV Max
- Up to 30-year loan terms, interest-only and ARM options
- Minimum 660 Fico
- Minimum 1.10x DSCR
- 30-45 day closing timelines with easy seasoning requirements
- Easy step-down prepayment penalty options
- Outside Brokers welcome

# Rental Portfolio

Purchase or refinance multiple non-owner occupied rental properties

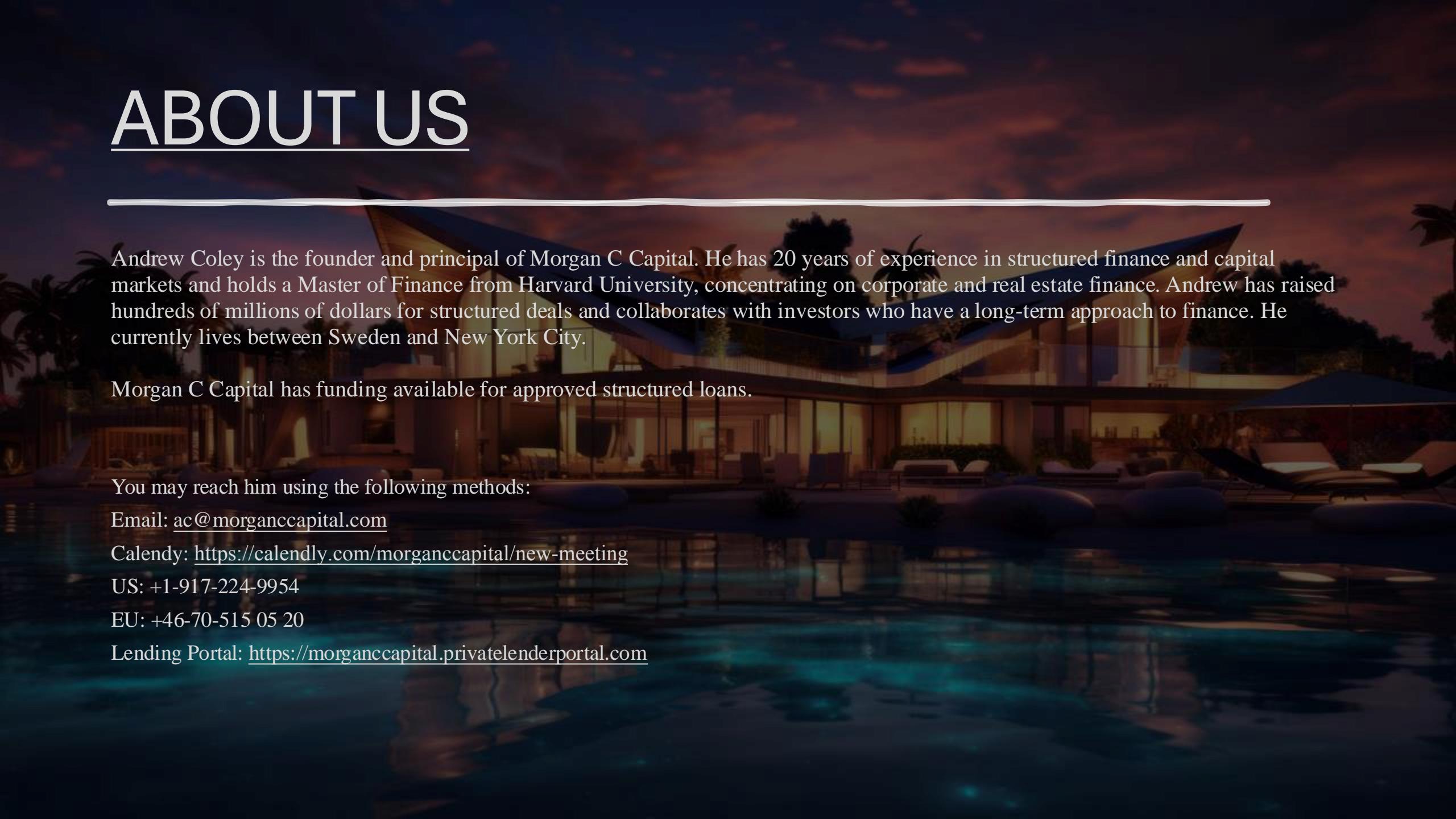
- Minimum Property Value: \$100,000
- Max Loan amount: \$2,000,000
- Single Family/2-4 Unit/Townhomes/PUD/Warrantable Condos
- Purchase/Rate-Term Refinance: 80% LTV
- Cashout Refinance: 75% LTV Max
- Up to 30-year loan terms, interest-only and ARM options
- FICO mid-score 680
- Non-recourse options available
- Minimum 1.20x DSCR
- Outside Brokers welcome

# Foreign National Program

- Non-DSCR, Fix & Flip and Ground-up Construction
- Loan Amount: \$50k-\$3.5MM
- Extensive rehabs allowed
- 12 months, up to 18 at lender discretion for fix and flips and ground up
- Up to 30-year loans for Non-DSCR
- Visa, Green Card or Work Permit Required
- Background and credit required
- Outside Brokers welcome

# ABOUT US

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Andrew Coley is the founder and principal of Morgan C Capital. He has 20 years of experience in structured finance and capital markets and holds a Master of Finance from Harvard University, concentrating on corporate and real estate finance. Andrew has raised hundreds of millions of dollars for structured deals and collaborates with investors who have a long-term approach to finance. He currently lives between Sweden and New York City.

Morgan C Capital has funding available for approved structured loans.

You may reach him using the following methods:

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Lending Portal: <https://morgancapital.privateleenderportal.com>

# Appendix

## NON-DSCR Approved Commercial Property Types

- Single Family Residence
- Single Family Condo
- Single Family PUD
- 2-4 Units Investment
- 5+ Multi-Family Units
- Mixed Used
- Office
- Retail
- Warehouse
- Storage
- Automotive
- Mobile Home Park
- Commercial Condo
- Day Care