

BLACK DIAMOND RESIDENTIAL TRANSITION LENDING MATRIX

(PROGRAM CODE PFG-HL-RTL)

The BLACK DIAMOND RTL program includes both Fix & Flip (RTL), Bridge, and Ground-Up Construction (GUC) options.

GLOBAL BORROWER EXPERIENCE TIER MATRIX (ALL TRANSACTION TYPES)

TIER 1	TIER 2	TIER 3
3+ FLIPS IN THE LAST 3 YEARS	1-2 FLIPS IN THE LAST 3 YEARS	0 FLIPS IN THE LAST 3 YEARS

THE REVAMP – FIX & FLIP/FIX & HOLD

PURCHASE

BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ-LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
TIER 1	\$3,000,000	600	90%	75%	92.5%	Fix & Flip / Fix & Hold
TIER 2	\$2,500,000	660	90%	70%	92.5%	Fix & Flip / Fix & Hold
TIER 3	\$950,000	680	80%	65%	85%	Fix & Flip / Fix & Hold

REFINANCE

BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ-LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
TIER 1	\$2,500,000	640	80%	70%	85%	Fix & Flip / Fix & Hold
TIER 2	\$2,500,000	660	75%	65%	80%	Fix & Flip / Fix & Hold
TIER 3	N/A	N/A	N/A	N/A	N/A	N/A

1325 Satellite Blvd NW

BUILDING 1100, SUITE 1120

Suwanee, GA 30024

OFFICE 770.972.4955 FAX 770.972.6336

WWW.ROCKSTARTPO.COM

THE HAMMER – GROUND UP CONSTRUCTION

PURCHASE						
BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ- LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
TIER 1	\$2,500,000	680	70%	70%	85%	Ground-Up Construction
TIER 2	\$2,500,000	700	70%	65%	85%	Ground-Up Construction
TIER 3	\$950,000	740	60%	60%	80%	Ground-Up Construction
REFINANCE						
TIER 1	\$2,500,000	680	70%	70%	85%	Ground-Up Construction
TIER 2	\$2,500,000	700	70%	65%	85%	Ground-Up Construction
TIER 3	\$950,000	740	60%	60%	80%	Ground-Up Construction

THE ANVIL – BRIDGE

PURCHASE						
BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ-LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
TIER 1	\$2,500,000	600	75%	75%	75%	Bridge Only
TIER 2	\$2,500,000	660	70%	70%	70%	Bridge Only
TIER 3	\$950,000	680	70%	70%	70%	Bridge Only

1325 Satellite Blvd NW

BUILDING 1100, SUITE 1120

Suwanee, GA 30024

OFFICE 770.972.4955 FAX 770.972.6336

WWW.ROCKSTARTPO.COM

REFINANCE

TIER 1	\$1,500,000	680	70%	70%	70%	Bridge Only
TIER 2	\$1,500,000	700	70%	70%	70%	Bridge Only
TIER 3	\$950,000	740	65%	65%	65%	Bridge Only

ADDITIONAL REQUIREMENTS

MINIMUM RESERVES	LOAN AMOUNT ≤\$1,000,000: 2 MONTHS PITIA
	LOAN AMOUNT >\$1,000,001: 4 MONTHS PITIA

1325 Satellite Blvd NW

BUILDING 1100, SUITE 1120

Suwanee, GA 30024

OFFICE 770.972.4955 FAX 770.972.6336

WWW.ROCKSTARTPO.COM

THE REVAMP – FIX & FLIP/FIX & HOLD – FLORIDA PROPERTIES

PURCHASE						
BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ-LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
TIER 1	\$1,500,000	700	85%	70%	87.5%	Fix & Flip / Fix & Hold
TIER 2	\$1,500,000	730	85%	70%	85%	Fix & Flip / Fix & Hold
TIER 3	\$950,000	740	80%	65%	85%	Fix & Flip / Fix & Hold
REFINANCE						
BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ-LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A

THE HAMMER – GROUND UP CONSTRUCTION

PURCHASE						
BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ-LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
TIER 1	\$1,500,000	700	70%	70%	80%	Ground-Up Construction
TIER 2	\$1,500,000	730	70%	65%	80%	Ground-Up Construction
TIER 3	\$950,000	740	60%	60%	80%	Ground-Up Construction

1325 Satellite Blvd NW

BUILDING 1100, SUITE 1120

Suwanee, GA 30024

OFFICE 770.972.4955 FAX 770.972.6336

WWW.ROCKSTARTPO.COM

REFINANCE

TIER 1	\$1,500,000	700	70%	70%	80%	Ground-Up Construction
TIER 2	\$1,500,000	730	70%	65%	80%	Ground-Up Construction
TIER 3	\$950,000	740	60%	60%	80%	Ground-Up Construction

THE ANVIL – BRIDGE
PURCHASE

BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ-LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
TIER 1	\$1,500,000	700	75%	75%	75%	Bridge Only
TIER 2	\$1,500,000	730	70%	70%	70%	Bridge Only
TIER 3	\$950,000	740	70%	70%	70%	Bridge Only

REFINANCE

TIER 1	\$1,500,000	700	65%	65%	65%	Bridge Only
TIER 2	\$1,500,000	730	65%	65%	65%	Bridge Only
TIER 3	\$950,000	740	60%	60%	60%	Bridge Only

1325 Satellite Blvd NW

BUILDING 1100, SUITE 1120

Suwanee, GA 30024

OFFICE 770.972.4955 FAX 770.972.6336

WWW.ROCKSTARTPO.COM

THE REVAMP – FIX & FLIP/FIX & HOLD – CALIFORNIA PROPERTIES

PURCHASE						
BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ-LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
TIER 1	\$3,500,000	640	90%	75%	92.5%	Fix & Flip / Fix & Hold
TIER 2	\$3,500,000	660	90%	70%	92.5%	Fix & Flip / Fix & Hold
TIER 3	\$950,000	680	80%	70%	85%	Fix & Flip / Fix & Hold
REFINANCE						
BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ-LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A

THE HAMMER – GROUND UP CONSTRUCTION

PURCHASE						
BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ-LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
TIER 1	\$3,500,000	680	70%	70%	85%	Ground-Up Construction
TIER 2	\$3,500,000	700	70%	65%	85%	Ground-Up Construction
TIER 3	\$950,000	740	60%	60%	80%	Ground-Up Construction

1325 Satellite Blvd NW

BUILDING 1100, SUITE 1120

Suwanee, GA 30024

OFFICE 770.972.4955 FAX 770.972.6336

WWW.ROCKSTARTPO.COM

REFINANCE

TIER 1	\$3,500,000	680	70%	70%	85%	Ground-Up Construction
TIER 2	\$3,500,000	700	70%	65%	85%	Ground-Up Construction
TIER 3	\$950,000	740	60%	60%	80%	Ground-Up Construction

THE ANVIL – BRIDGE
PURCHASE

BORROWER EXPERIENCE TIER	MAXIMUM TOTAL LOAN AMOUNT	MINIMUM FICO SCORE	MAXIMUM ACQ-LTV	MAXIMUM AR-LTV	MAXIMUM LTC	ELIGIBLE STRATEGY
TIER 1	\$3,500,000	600	75%	75%	75%	Bridge Only
TIER 2	\$3,500,000	660	70%	70%	70%	Bridge Only
TIER 3	\$950,000	680	70%	70%	70%	Bridge Only

REFINANCE

TIER 1	\$2,500,000	680	70%	70%	70%	Bridge Only
TIER 2	\$2,500,000	700	70%	70%	70%	Bridge Only
TIER 3	\$950,000	740	65%	65%	65%	Bridge Only

1325 Satellite Blvd NW

BUILDING 1100, SUITE 1120

Suwanee, GA 30024

OFFICE 770.972.4955 FAX 770.972.6336

WWW.ROCKSTARTPO.COM