



## Better Short Term Loans, LLC (Real Estate Investor Programs)

### A. Fix & Flip





WE OFFER A SUITE OF **BRIDGE FINANCING**  
FLEXIBLE UNDERWRITING | 20-DAY CLOSINGS | RELIABLE EXECUTION

### BRIDGE FINANCING LOAN PROGRAMS

#### FIX & FLIP:


Loans for investors who are buying distressed properties, rehabbing, and selling.  
Sensible, flexible, and fast!


#### FIX TO RENT:

A seamless loan program to buy, renovate, rent, refinance, repeat.  
Finance all your B.R.R.R.s with a simple, fast process!

#### BRIDGE PLUS:

Bridge financing for investment properties where a fast close is needed  
and minimal or no rehab is planned.



**GROUND UP**  
NEW CONSTRUCTION

**WE OFFER NEW CONSTRUCTION FINANCING**  
FLEXIBLE UNDERWRITING | 4-DAY DRAWS | RELIABLE EXECUTION

## NEW CONSTRUCTION LOAN PROGRAMS

- Financing built for builders
- Interest only
- No interest on undrawn construction funds
- Spec builds, model homes, modular, infill projects, and more
- In-house construction management
- 13-, 19-, 24-month term options
- Non-recourse available

### VERTICAL CONSTRUCTION:

Ground-up vertical construction with lot purchase; single homes or developments

### BRIDGE PLUS:

Refinance a recently completed build, while you wait to sell or rent the property

### BUILD2RENT®:

Build a new property or development and refinance for a DSCR strategy



**WE OFFER A SUITE OF RENTAL FINANCING**  
FLEXIBLE UNDERWRITING | IN-HOUSE SERVICING | RELIABLE EXECUTION

## RENTAL LOAN PROGRAMS

### SINGLE FAMILY RENTALS

Acquiring or refinancing a single property for a DSCR investment strategy.

- Property values down to 100K+
- 30-year fixed rate, 5/1 and 10/1 ARMs, or I/O with 25 Yr Amortization
- Flexible prepayment options

### RENTAL PORTFOLIOS:

Growing, consolidating, or refinancing multiple properties within or across states.

- Property values down to 75K+ for two or more property portfolios
- 30-year fixed rate, 5/1 and 10/1 ARMs, or I/O Balloons
- Up to 80% LTV on purchase and refinance; 75% LTV on cash-out

### SHORT-TERM RENTALS:

AirBnB, VRBOs, and more - vacation rental financing for a DSCR strategy for experienced borrowers.

- Multiple structure options available
- 30-year fixed rate, 5/1 and 10/1 ARMs, or I/O with 25 Yr Amortization
- Purchase, cash-out, or refinance



**MULTIFAMILY**  
PROPERTIES

WE OFFER A SUITE OF **MULTIFAMILY FINANCING**

FLEXIBLE UNDERWRITING | 30-DAY CLOSINGS | RELIABLE EXECUTION

## MULTIFAMILY LOAN PROGRAMS

### VALUE-ADD BRIDGE:

Interest only financing for buying distressed properties that need capital expenditures and rent increases to stabilize and bring value to current market standards

### STABILIZED BRIDGE:

Interest only financing for buying turn-key properties that need seasoning and/or further seasoning for long-term takeout

### LONG-TERM HOLD:

Financing for investors looking to hold and cash out their stabilized multifamily property for the long term