

Acquisition Bridge Advantage

Create a defined bridge from acquisition to your next financing stage.

CAPACITY UP TO $3M | PUBLISHED CREDIT SCREEN 650

Who it is for

Business-purpose investors seeking a short-term property acquisition route while a supported stabilization or permanent-financing plan is arranged. The flyer also publishes distinct refinance references. Identify whether the request is a purchase, a rate-and-term refinance or cash-out at the start; the program name should not hide the actual use of funds.

Ideal projects and transactions

An eligible investment purchase with a clear contract, current property condition and credible next step. Explain occupancy, repairs, leasing and the expected time needed before a sale or refinance. A rate-and-term or cash-out request needs current debt, payoff information and the purpose of any additional proceeds. A bridge should solve an identified transition rather than postpone an unexplained repayment problem.

Credit, experience and liquidity

The supplied flyer states capacity of $3 million, a 650 credit screen, 80% purchase, 75% rate-and-term and 70% cash-out references. These are published screening figures, not a commitment or a promise that every maximum applies together. Ask how the lender evaluates the actual borrower, recent credit history, experience and transaction. Identify cash for closing, operations and contingencies. Disclose partner or borrowed funds and other projects sharing that liquidity. Ask what experience and reserve records are required.

BRING THE COMPLETE BRIDGE SCENARIO

Property + value + existing debt + requested funds + repayment exit

Subject to underwriting. Not a commitment to lend. Images are AI-generated and illustrative.

Acquisition Bridge Advantage | Planning guide

Leverage and valuation framework

Ask which accepted price or value basis controls the applicable ratio and what other limits apply. Do not label the published purchase or refinance references as an ARV commitment. Reconcile the gross approved amount with existing liens, settlement charges, reserves and any holdbacks. For an acquisition, show the purchase contribution separately from repairs and operating cash; for a refinance, show the actual net proceeds after payoffs.

Rehab, funding and draw mechanics

Confirm what can be disbursed at closing and whether any improvement money is included at all. If work is proposed, request the selected structure's approved scope, budget, inspection, release and reimbursement requirements. Do not assume an acquisition bridge includes a construction facility. Put contractor payments and expected funding dates on one calendar and identify investor cash for any interval between them.

Property and location considerations

Confirm the actual property use, unit count, occupancy, condition, access and location before relying on a program label. Disclose material title, lien, damage, environmental or specialized-use questions early. Ask what geography, collateral, insurance and third-party review requirements apply to the selected transaction. A published ceiling does not establish eligibility for a particular state, property or borrower.

Repayment and exit planning

Define the milestone that makes the next financing or sale realistic, with evidence and a supported timeline. If the exit is a rental refinance, review the intended property condition, income and borrower requirements of that later route early. Its approval is separate from this bridge. Model a slower transition and lower proceeds, and identify how the outstanding balance and carrying costs would be handled.

Documentation to prepare

Prepare the contract or current payoff, property details, photos, ownership and entity overview, credit/experience explanation, available liquidity, requested amount and exit summary. Include a dated stabilization or repair plan where relevant and identify which estimates are still pending. Request the selected lender's actual checklist and identify information still outstanding. Initial inquiry notes should explain the scenario; private identity, bank, tenant or legal records should follow only through the designated secure channel.

Questions to resolve before closing

Request a written explanation of the amount available at closing, payment calculation, maturity, fees, reserves, guarantees and remaining conditions. Keep approved facts separate from preliminary estimates. Match the debt calendar to the work, operating cash and exit schedule. Ask how a material change in value, scope, occupancy, timing or borrower circumstances affects the proposal before committing funds based on earlier assumptions. Reconcile the final settlement estimate with your own sources-and-uses schedule. Identify every cost that must be paid from investor cash and when it falls due. Keep a separate downside case for a delayed exit and verify that the same reserve has not been promised to more than one project.

Limitations and program review

For eligible business-purpose real estate financing, subject to borrower, credit, collateral, title and program approval. Published screens are ceilings or entry references that may not apply together. Fees, terms and availability require confirmation. No published minimum credit score does not mean no credit review. The guide's preparation questions do not add undisclosed program policy, promise improvement funding or approve a later loan. Final approved documents govern; this is not a commitment to lend or a consumer home-mortgage offer.

LET'S REVIEW YOUR NEXT BRIDGE FINANCING PLAN

Request a quote | KarpataFinance.com | 480-846-1001

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