

Investor Credit Advantage

Plan reusable capital across an eligible acquisition and renovation pipeline.

REVOLVING INVESTOR FACILITY | EXPERIENCE AND LIQUIDITY REVIEW

Who it is for

Experienced business-purpose real estate investors managing a pipeline of eligible acquisitions and renovations. The supplied flyer describes a revolving investor credit facility with one initial closing, reusable draws and interest on drawn funds. Present the operating business, owners and project history together so review can evaluate how the facility would support the actual investment pipeline.

Ideal projects and facility uses

Multiple eligible property acquisitions and renovation projects with defined budgets, schedules and repayment exits. Explain which projects are identified, which are prospective and which already have financing. A repeatable business plan should show how projects enter the pipeline, receive capital and repay it. The facility request is separate from approval of any particular acquisition or construction scope.

Experience, credit and liquidity

The flyer identifies experience and liquidity review but publishes no numeric credit floor, facility maximum or leverage percentage. Provide completed and current projects, existing exposure, available funds and ownership details. Ask how credit history, entity structure, guarantees and reserves are evaluated for the actual facility. Do not treat an unpublished screen as a waived requirement.

BRING THE COMPLETE INVESTOR CREDIT SCENARIO

Project history + exposure + liquidity + pipeline + requested capacity

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

Investor Credit Advantage | Planning guide

Facility capacity and project valuation

Ask how the approved line, outstanding balance, remaining availability and project-specific eligibility interact. A facility limit is not the same as unrestricted cash or a commitment to fund every property. Request the valuation and advance framework for each eligible project, including any accepted purchase, condition or completed-value basis. Reconcile loan proceeds, other obligations, fees and investor contributions in a project-level sources-and-uses schedule. The flyer supplies no universal acquisition or rehab advance ratio.

Reusable draws and rehab funding

The source describes one initial closing and reusable draws. Ask what review, documents and conditions apply before adding a property or requesting funds. For renovation, confirm eligible costs, approved scope, inspections, release timing, reimbursements and any retained amount under the selected structure. Keep contractor payment dates beside expected funding dates and identify cash for gaps. One facility closing should not be assumed to eliminate later property review, project conditions or required documentation.

Property and location considerations

List intended property types, unit counts, locations, occupancy and condition. Disclose material title, lien, access, insurance or specialized-use matters early. Ask which collateral and geography the actual facility accepts and how multiple properties are secured or released. Review the proposed security and guarantees with qualified advisers. The flyer does not establish universal property eligibility or an unrestricted nationwide approval.

Interest, liquidity and cash planning

The flyer describes interest on drawn funds. Confirm the actual accrual basis, rate, payment dates, fees, reserves and any other facility charges in writing; that description does not establish that an undrawn line has no costs. Build a dated pipeline model showing requested draws, cash contributions, operating carry and repayments. Include all active projects so the same reserve is not assigned to several simultaneous needs. Test a slower sale and a delayed release together.

Repayment and reuse of capacity

Identify the sale, refinance or other accepted repayment source for each project and the timing of paydown. Ask when a repayment restores usable availability and what conditions govern another draw. Do not assume a payoff produces automatic approval for the next property or extends the facility maturity. Track project deadlines alongside facility-level requirements. A revolving structure still needs a supported plan for outstanding balances if several exits arrive later or produce less cash than expected.

Documentation to prepare

Assemble the business and ownership overview, requested capacity, project history, schedule of active properties and existing debt, liquidity evidence and a dated acquisition/renovation pipeline. For identified projects, add contracts or payoffs, value and condition support, budgets, schedules and exit evidence. Request the selected lender's actual checklist and mark unresolved estimates. Initial inquiry notes should explain the plan; private bank, identity, tenant and legal records belong in the designated secure follow-up process.

Limitations and questions before closing

Confirm facility term, draw conditions, project limits, repayment allocation, reporting, fees, reserves, guarantees and events affecting availability in the actual documents. Ask how a material change in credit, liquidity, value, work scope or timing changes the proposal. This is a separate investor credit facility, subject to borrower, credit, property and program approval. The guide's preparation questions do not add undisclosed lender policy or promise future funding. Terms and availability require confirmation; not a commitment to lend or a consumer home-mortgage offer.

LET’S REVIEW YOUR NEXT INVESTOR CREDIT FACILITY

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