Axelrad Capital

FOR BORROWERS & BROKERS

Axelrad **loan guidelines** & product matrix

Every product we offer, what each one asks of the borrower, and the programs most lenders will not touch. Send us the deal and we will tell you which one fits.

- **No credit pull on transactional and EMD**
- **Ground-up with no experience**
- **Bailout loans, FICO from 550**

(832) 925-4751 | loans@axelradcapital.com
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What we do that **most lenders won't**

The standard box is only part of the range. These are the structures we build for deals that do not fit it.

GROUND-UP CONSTRUCTION

No experience

Build your first project, on the GC's track record

You have the land and the plan but not the portfolio. Bring a general contractor with the builds behind them: the GC does not have to sign on the loan, and we underwrite to the GC's experience.

BAILOUT LOANS

Bailout

Foreclosure and commercial bailout loans

Behind on the first mortgage or up against a sale date? Bridge loans built to pay off the lender in foreclosure, underwritten on the equity in the property, with properties in almost any condition considered.

TRANSACTIONAL, EMD, NO-FICO BRIDGE

No credit pull

We don't even run your credit

Transactional and EMD funding never run credit: no score to meet and no inquiry on your report. Some equity-based bridge loans do not need a score either when the property supports the loan.

SPECIALTY PROGRAMS

550 FICO

Credit scores as low as 550, and no-FICO options

Standard minimums are 600 on fix & flip and 620 on rentals. Our specialty programs go down to 550, and some equity-based bridge loans do not need a score at all when the property supports the loan.

TRANSACTIONAL & EMD

Same day

Transactional and EMD both fund the same day

A double close or an earnest money deposit does not wait on a loan committee. Both fund the same day, so the contract gets signed and the closing table gets paid on time.

DSCR RENTALS

0 months

No seasoning on appraised value

Bought it last month or last week? We lend off the appraised value from day one, not off what you paid, so the equity you just created is usable now. Gift funds and funds to close carry no seasoning on qualifying programs.

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Specialty programs, **continued**

SMALL BALANCE

$50K

Loans as small as $50,000

Rentals start at $50,000, with lower amounts on blanket loans, and fix & flip runs from $50,000. Small deals get the same terms as big ones.

FIX & FLIP, BRIDGE, CONSTRUCTION

100%

Rehab and build costs financed in full

Up to 95% of purchase on experienced flips and 100% of the renovation or construction budget, released in draws.

BRIDGE, FIX & FLIP

Fewer hoops

No-appraisal and desktop-valuation options

When speed decides the deal, qualifying bridge and flip loans can close on property-based underwriting with a no-appraisal or desktop-valuation option and minimal documents.

DSCR RENTALS

No ratio

The rent doesn't have to cover the loan

Standard DSCR programs qualify at 0.75x and up. No-ratio programs go below that, with no DSCR minimum and no income documents. Leverage is lower and credit score requirements are higher than on standard DSCR.

SECOND POSITION

2nd lien

A second lien behind your first mortgage

Tap the equity without touching a low-rate first mortgage. Second-position loans for investors who need cash fast and do not want to refinance the first.

BORROWERS

No U.S. credit

Foreign nationals and ITIN borrowers

No U.S. credit file or visa on qualifying rental programs. Foreign nationals and ITIN borrowers can buy and refinance U.S. investment property.

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Specialty programs, **continued**

DSCR RENTALS

Airbnb

Short-term rentals qualify on rental income

Airbnb and VRBO properties qualify on documented short-term rental income, so a property that does not look like a long-term rental on paper can still be financed.

PROPERTY TYPES

Hard to place

Property types banks skip

Self-storage, hotels and motels, RV parks, mobile home parks, land and manufactured-home setup loans, sized to the deal.

PORTFOLIO

1 loan

Blanket and portfolio loans

One loan across several properties, including blanket exceptions below the single-loan minimum. Fewer closings, one payment.

FLIP, BRIDGE, CONSTRUCTION, TRANSACTIONAL

$0

No prepayment penalty

Sell early, refinance early, pay it off early. You keep the interest you did not owe.

TRANSACTIONAL

100%

The whole A–B purchase price, funded

We fund the full purchase price on the morning of closing and are repaid from the resale. No upfront fee.

EMD

Deposit covered

Earnest money, without tying up your cash

We put up the deposit so you can sign the contract and keep your capital free, up to $10 million, with an extension option.

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Real Estate **matrix**

Rentals, fix & flip, ground-up construction and bridge side by side. Figures are from each product's own page; commercial, portfolio and mixed-use loans are sized per deal.

Loan type	RENTALS	FIX & FLIP	GROUND-UP	BRIDGE
EXPERIENCE	Any	Any, including first-time flippers	Tiered by ground-up projects; a GC can supply it	Any
CREDIT SCORE	620+; specialty programs from 550	600+; specialty programs from 550	680+	Specialty programs from 550, including no-FICO options
PROPERTY TYPES	1–4 family, 5+ unit residential, mixed-use and commercial	1–4 family, condos, townhomes, 5+ units, mixed-use and commercial	Infill construction in urban and suburban areas	1–4 family, residential multi-family and mixed-use
LOAN SIZE	$50K minimum; lower on blanket loans	$50K–$5M (1–4 family); $250K–$10M (5+ units, mixed-use, commercial)	$75K–$5M+	Up to $5M
MAX LEVERAGE	Up to 85% LTV	Up to 95% of purchase + 100% of rehab, capped at 75% ARV	Up to 90% LTC, 100% of construction costs, up to 75% LTV	Up to 95% LTC with 100% of rehab
CLOSING	Call for details	3–5 days and up	As soon as 10 days	As soon as 10 days
LOAN TERMS	30-year fixed, 5/6, 7/6 and 10/6 ARM, interest-only	12 to 18 months, interest-only	12, 18 or 24 months, interest-only	6–24 months, with an extension option
PREPAYMENT PENALTY	Many options, including none	None	None	None

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Real Estate **guidelines**

The guidelines, in plain words

Rentals

Purchase, rate-and-term refinance and cash-out refinance on stabilized rentals, qualified on the rent.

Best for: Investors building a rental portfolio who want to qualify on the property, not their income.

- Any experience level. Standard credit minimum is 620 and the maximum leverage steps up with the score; specialty programs go down to 550.
- Up to 85% LTV on purchases and refinances, with cash-out available.
- $50,000 minimum, with lower blanket-loan exceptions.
- DSCR underwriting: no personal or business income verification and no tax returns. Standard programs qualify at 0.75x DSCR and up.
- No-ratio options: no DSCR minimum and no income documents, at lower leverage and higher credit score requirements.
- No seasoning on appraised value.
- Prepayment terms are your choice, including no prepayment penalty; declining-points options are available.

Fix & Flip

The purchase and the full renovation budget on a property you will sell or refinance.

Best for: Flippers at every level, from a first flip to an experienced repeat borrower.

- Any experience level. Standard minimum credit score is 600; specialty programs go down to 550.
- Leverage steps up with experience: up to 80% of purchase for a new flipper (0–2 flips), 90% for an intermediate one (3–5) and 95% for 10 or more flips with a 720+ score. Rehab is financed at 100%.
- Loan amounts from $50,000 on 1–4 family; minimum after-repair value is $100K for 1–4 family and $350K for 5+ units or mixed-use.
- Interest-only payments on the funds drawn. No prepayment penalty.

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Real Estate **guidelines**

Ground-Up

Land and the construction budget on a ground-up build with entitlements, permits and approved plans.

Best for: Builders and first-time developers who have a GC with a track record.

- Leverage is tiered by experience, up to 90% of cost for a builder with 10 or more ground-up projects.
- No experience yourself? A GC with the track record can carry it. The GC does not have to sign on the loan; we underwrite to the GC's experience.
- Minimum credit score is 680 and minimum as-completed value is $150,000.
- Draws in 24 hours with digital inspections. Interest-only, no prepayment penalty.

Bridge

Short-term money to buy or hold a property while the longer-term plan comes together.

Best for: Investors who need to close fast on a property-based loan, with or without an appraisal.

- Any experience level. Underwriting looks at the property, not income or credit alone.
- Up to 95% LTC and 100% rehab financing, on loans up to $5 million.
- Terms of 6 to 24 months with an extension option; closes in as few as 10 days.
- No-appraisal options are available. No prepayment penalty.
- Bailout loans: foreclosure and commercial bailouts are written on a specialty basis, underwritten on the equity in the property.
- Credit scores from 550 on specialty programs, including no-FICO options when the property supports the loan.

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Creative **matrix**

The three creative products side by side: what each one asks of the borrower, how fast it closes and what it costs. These are the short, specific loans we fund ourselves.

Loan type	TRANSACTIONAL	CASH ADVANCE	EMD
EXPERIENCE	Any	Any	Any
CREDIT SCORE	N/A	680	N/A
CLASS	Business & all real estate categories	All real estate asset categories	All real estate asset categories
LOAN MIN	No minimum	No minimum	No minimum
LOAN MAX	No maximum	$5 million	$10 million
CLOSING	Same day	24–72 hrs	Same day
LOAN TERMS	Transactional only	3 months or less	45 days or less
UPFRONT FEE	No	Per deal basis	5–10 points
PROGRAM DESCRIPTION	Will do 45 states	Refinance & extension option	Extension option

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Creative **guidelines**

The guidelines, in plain words

Transactional

The purchase leg of a same-day double close, repaid out of the resale closing.

Best for: Wholesalers and investors buying and reselling the same property on the same day.

- Any experience level. Credit score is N/A.
- Funds 100% of the A–B purchase price; the loan is repaid from the B–C closing, usually the same day.
- Business and all real estate categories, with no loan minimum or maximum.
- No upfront fee.
- Available in 45 states.

Cash Advance

The shortfall between what a lender advances and what the closing table needs.

Best for: Buyers short on cash at the closing table, with a refinance or exit planned within three months.

- Any experience level. Minimum credit score is 680.
- All real estate asset categories, up to $5 million, with no loan minimum.
- Closes in 24–72 hours on terms of three months or less, with a refinance and an extension option.
- Upfront fee is set per deal.

EMD

The earnest money deposit, so a contract can be executed without tying up your own cash.

Best for: Investors who have a contract and a deposit due before their own funds are free.

- Any experience level. Credit score is N/A, and there is no credit pull.
- All real estate asset categories, up to $10 million, with no loan minimum.
- Closes the same day on terms of 45 days or less, with an extension option.
- Upfront fee is 5–10 points.
- Fully refundable deposits only.

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Business & Commercial **loans**

Capital for operating businesses and larger commercial real estate. These are sized to the deal, so there is no fixed matrix: here is what each one covers and who it fits.

Commercial

Acquisitions, refinances and value-add projects on commercial real estate in all 50 states.

Best for: Owners and investors with larger commercial deals.

- Loans from $150,000 to $50 million, up to 75% LTV.
- Terms from gap loans to 30 years, interest-only or 5, 10 and 30-year amortization.

Retail, Industrial & Storage

Bridge loans on retail, industrial and storage property.

Best for: Commercial owners and investors who need a first-lien bridge on a larger deal.

- $4 million to $20 million, first lien, up to 70% of as-is value, rates from 9%.

Land

Holding land while entitlements and approvals advance.

Best for: Developers and investors carrying land toward a build or a sale.

- First-lien loans of $4 million to $20 million, up to 65% of as-is value, rates closer to 11–13%.

Mixed-Use

Properties that combine residential and commercial space.

Best for: Investors holding or buying a building with storefronts and apartments.

- Up to 80% LTV, with minimal restrictions beyond the leverage limit.

Portfolio

Several rental or investment properties consolidated into one loan.

Best for: Investors with a growing rental portfolio and a pile of separate loans.

- One loan, one payment and one set of terms across the properties. Call for sizing.

Line of Credit

Reusable working capital you draw, repay and draw again.

Best for: Businesses that need cash on demand.

- $10,000 to $5 million, same-day funding and no draw fees.
- Qualify with 6+ months in business, $10K+ in monthly revenue and a 600+ credit score.

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Business & Commercial **guidelines**

Working Capital

Payroll, marketing and operations, funded the same day.

Best for: Seasonal and scaling businesses.

- Same-day working capital. Call for amount and terms.

Equipment & Inventory

New or used equipment and inventory.

Best for: Businesses buying machines, vehicles or stock.

- Finance up to 100% of equipment and inventory costs with minimal paperwork.

Acquisition & Buyout

Buying a business or buying out a partner.

Best for: Owners and operators ready to take control.

- Structured around the strength of the deal and your goals. Call for sizing.

Debt Refinancing

Existing business debt restructured and consolidated.

Best for: Businesses paying too much for too many loans.

- Consolidate into simpler, more affordable terms to free up cash flow.

SBA

SBA-backed financing with longer terms.

Best for: Qualifying small businesses ready to grow.

- Competitive rates and longer terms for qualifying small businesses.

Invoice Factoring

Unpaid invoices turned into cash, with cash-advance options.

Best for: Businesses waiting on customers to pay.

- Immediate cash against invoices so operations keep moving.

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Before you **send the deal**

The basics, in plain words: what to send, how we treat credit, how fast we move and how a double close works.

1 What to send us

We can talk through a deal on the phone with very little. To get real terms we need:

- The loan application, a few minutes at axelradcapital.com/apply
- The purchase contract
- The rehab or project budget
- The entity paperwork and a photo ID
- For a business loan, the business financials instead of the property documents
- Social Security number, date of birth and bank details go only inside the secure application, never by email

2 How we treat credit

Imperfect credit is not a disqualifier.

- We never pull credit without asking you first.
- Asset-based and experience-based programs look at the project, not just the score.
- Standard minimums are listed in the matrix above; specialty programs go lower.
- Transactional and EMD funding never pull credit.

3 How fast we move

Applications are reviewed daily and someone normally comes back the same day.

- Transactional and EMD: same day.
- Cash advance: 24–72 hours.
- Fix & flip: 3–5 days and up. Bridge and ground-up: as soon as 10 days.
- The person handling your file gives you a real date, not a generic one.

4 How a double close works

A standard double close asks almost nothing of the borrower.

- Same title company on both closings: your only step is to connect us with them. There is no underwriting and nothing for you to sign.
- Two different title companies: we need a signed deed of trust, a signed loan agreement and a desktop appraisal, which typically costs you nothing.
- Not sure yet which it will be? The person handling your file confirms it with you.

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Axelrad Capital

GET STARTED

Got a deal?
Tell us the numbers.

Send the contract and the closing date and we will tell you which product fits and what it costs.

Borrowers

- Apply in a few minutes at axelradcapital.com/apply and pick the product, or call (832) 925-4751.
- Have the contract and the closing date ready.
- The person handling your file gives you a real date, not a generic one.

Brokers

- Referrals, co-marketing, co-funding and white-label options through the Broker & Partner Program.
- Join at axelradcapital.com/partnerships, then send deals to loans@axelradcapital.com.
- Bring the deals other lenders turned down: the specialty programs are built for them.

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