HELIOS1 CAPITAL

LOAN PRODUCTS GUIDE

WE GET THE DEAL.

Private real estate financing built around the property, the plan, and the people executing it.

GROUND-UP · RENOVATION · BRIDGE
DSCR RENTALS · MULTIFAMILY



HELIOS1CAP.COM

Tailored around your investment strategy.

We look at the full transaction—property, borrower, budget, execution plan, and exit—before discussing the financing structure.



Build

GROUND-UP CONSTRUCTION

From lot acquisition through residential construction.



Renovate & transition

FIX & FLIP/RENT · STABILIZED BRIDGE

Capital for acquisition, rehab, and short-term transitions.



Rentals

SINGLE PROPERTY · PORTFOLIO DSCR

Options for one rental property or a portfolio under one closing.



Multifamily

PERMANENT · BRIDGE

Financing for stabilized and transitional 5+ unit residential assets.

PRODUCT GUIDEPOSTS

Find the product that fits the project.

PRODUCT	PROPERTY / STRATEGY	KEY STRUCTURE	TERM
Ground-Up Construction	1–4 unit residential builds	Up to 90% TLTC	12–24 months
Fix & Flip/Rent	1–4 unit acquisition + rehab	Up to 90%+ purchase LTC	12–18 months
Stabilized Bridge	1–4 unit transition / refinance	No prepayment penalty	12 months
Single Property DSCR	1–4 unit rentals + eligible condos	Up to 85% purchase LTV	30-year fixed / hybrid ARM
Portfolio DSCR	Up to 20 properties	Blanket loan, one closing	30-year fixed / hybrid ARM
Multifamily Perm	5–30 units	Up to 75% purchase LTV	30-year fixed / hybrid ARM
Multifamily Bridge	5+ unit properties	Up to 75% initial LTC	12–24 months

LTC = loan-to-cost. LTV = loan-to-value. DSCR = debt-service coverage ratio.

Highlights are subject to eligibility, underwriting, and final approval.

01 – 03 / CORE LENDING SOLUTIONS

Capital for projects in motion.

Financing for acquisition, construction, renovation, and transition.



Ground-Up Construction

Residential construction · interest only; multi-unit facilities may reach $50M.

LOAN SIZE
$100K–$10M / unit

STARTING RATE
8.75%+

MAX LTC
Up to 90%

TERM
12–24 months

MINIMUM FICO
680

LOT ACQUISITION
Up to 75%

EXIT / TAKEOUT THRESHOLD

ROI >10% or DSCR ≥1.10x at exit



Fix & Flip/Rent

Residential acquisition + rehab · interest only.

LOAN SIZE
$50K–$10M

STARTING RATE
8.75%+

PURCHASE LTC
Up to 90%+

TERM
12–18 months

MINIMUM FICO
620

REHAB FUNDING
100% via draws

EXIT / TAKEOUT THRESHOLD

ROI >0% or DSCR ≥1.10x at exit



Stabilized Bridge

Short-term purchase or refinance · fixed rate.

LOAN SIZE
$100K–$3.5M

STARTING RATE
9.49%+

PURCHASE LTC
Up to 85%

TERM
12 months

MINIMUM FICO
680

CASH-OUT LTV
Up to 70%

STRUCTURE

Purchase subject to 70% LTV. No prepay; extensions may be available.

Indicative terms may change; final pricing and eligibility depend on underwriting.

04 – 07 / RENTAL & MULTIFAMILY

Financing for the next stage of the asset.

From a single rental to a growing portfolio or multifamily property.

Long-term cash-out financing: 1–4 units – up to 80% LTV; multifamily – up to 70% LTV.



04 Single Property DSCR

Individual rental property · 1–4 units and eligible condos.

LOAN SIZE	$75K–$2.5M
PURCHASE LTV	Up to 85%
MINIMUM DSCR	0.75x
STARTING RATE	5.75%
MINIMUM FICO	660
TERM	30-yr fixed / hybrid ARM

05 Portfolio DSCR

Up to 20 properties · blanket loan, one closing.

LOAN SIZE	$100K–$3M / portfolio
PURCHASE LTV	Up to 80%
MINIMUM DSCR	1.00x
STARTING RATE	5.75%
MINIMUM FICO	660
TERM	30-yr fixed / hybrid ARM

06 Multifamily Perm

Stabilized residential multifamily · 5–30 units.

LOAN SIZE	$350K–$6M
PURCHASE LTV	Up to 75%
MINIMUM DSCR	1.10x
STARTING RATE	6.49%
MINIMUM FICO	680
TERM	30-yr fixed / hybrid ARM

07 Multifamily Bridge

Transitional multifamily · 5+ units, interest only.

LOAN SIZE	$1M–$10M
INITIAL LTC	Up to 75%
STABILIZED DEBT YIELD	Minimum 9%
RATE STRUCTURE	Fixed / 1-mo SOFR + 450 bps
TERM	12–24 months
TAKEOUT DSCR	Minimum 1.20x

Indicative terms may change; final pricing and eligibility depend on underwriting.

HELIOS1 CAPITAL

Let's talk about your next opportunity.

Tell us about the property, the plan, and the timeline.

A DEAL STORY / SARATOGA

Helios1 considered a borrower's entitlement work, liquidity, and contractor protections to structure a 24-month ground-up loan. The relationship continued with an additional $4M+ facility for a second lot.

START THE CONVERSATION

WE GET THE DEAL.

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SCAN TO EXPLORE
Helios1 Capital

Rates and financing terms are indicative and may change. Final terms depend on the borrower, property, transaction, and underwriting approval. Illustrative imagery.