



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.



01

Build

GROUND-UP CONSTRUCTION

From lot acquisition through residential construction.



02

Renovate & transition

FIX & FLIP/RENT · STABILIZED BRIDGE

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



03

Rentals

SINGLE PROPERTY · PORTFOLIO DSCR

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



04

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.

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

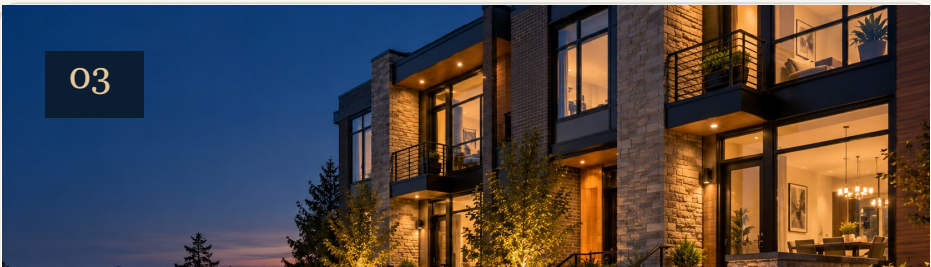
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REHAB FUNDING

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

05 Portfolio DSCR

Up to 20 properties · blanket loan, one closing.

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

06 Multifamily Perm

Stabilized residential multifamily · 5-30 units.

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

07 Multifamily Bridge

Transitional multifamily · 5+ units, interest only.

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

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

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.

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

START THE CONVERSATION

WE GET THE DEAL.

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SCAN TO EXPLORE

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