



BLUE GATE
— CAPITAL —

LOAN PROGRAMS



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New York, NY

UPDATED: 02/03/2026



BRIDGE LOANS

Single Family, Duplex, Triplex, Quadruplex, Townhomes, PUDs, Condos

FIX AND FLIP/ RENT

PROPERTY TYPES	Single Family/2-4 Unit/ Townhomes/PUDs/Warrantable Condos
LOAN AMOUNT	\$50,000 - \$5,000,000
EXPERIENCE	<ul style="list-style-type: none"> • 5+ Rehab projects: 85%-90% LTV • 3+ Rehab projects⁽¹⁾: 80%-90% LTV • 1-2 Rehab projects⁽¹⁾: 75%-90% LTV • 0 Rehab projects⁽¹⁾: 70%-90% LTV
MAXIMUM TERMS	<ul style="list-style-type: none"> • 90% LTV of Purchase • 85% LTV if Already Owned • 100% of Rehab Cost • 93% LTC⁽²⁾ • 70% LTV on Rural
MAXIMUM LOAN TO ARV⁽³⁾	75%
TERM LENGTH	12-18 months IO (extensions possible)
PRE-PAYMENT PENALTY	None
EXIT STRATEGY	<ul style="list-style-type: none"> • Minimum \$15k profit • If fail, must have 1.10-1.20 exit DSCR at least
MINIMUM FICO⁽⁴⁾	620 (credit guarantor accepted)

NEW CONSTRUCTION

PROPERTY TYPES	Single Family/2-4 Unit/ Townhomes/PUDs/Warrantable Condos
LOAN AMOUNT	\$50,000 - \$5,000,000
EXPERIENCE	<ul style="list-style-type: none"> • 1-3 similar ground up experiences or • Guarantor with GC license and pulled permit proof or • Guarantor with many heavy rehab experiences
MAXIMUM TERMS	<ul style="list-style-type: none"> • Up to 75% LTV if approved plans/permits • Up to 60% LTV if unpermitted • 100% of Construction • 90% LTC⁽⁵⁾ • 15% Catch Up Draw possible⁽⁶⁾
MAXIMUM LOAN TO ARV	70%
TERM LENGTH	12-18 months IO (extensions possible)
PRE-PAYMENT PENALTY	None
EXIT STRATEGY	<ul style="list-style-type: none"> • Minimum \$30k profit • If fail, must have 1.10-1.20 exit DSCR at least
MINIMUM FICO⁽⁷⁾	660 (credit guarantor accepted)

STABILIZED BRIDGE

PROPERTY TYPES	Single Family/2-4 Unit/ Townhomes/PUDs/Warrantable Condos
LOAN AMOUNT	\$50,000 - \$3,500,000
MAXIMUM LTV	<ul style="list-style-type: none"> • Purchase⁽⁸⁾: 85% • Cashout⁽⁸⁾: 75% • Rate/Term⁽⁸⁾: 75%
TERM LENGTH	12 months IO (extensions possible)
PRE-PAYMENT PENALTY	None
MINIMUM DSCR⁽⁹⁾	<ul style="list-style-type: none"> • Purchase: 1.10 or (No Minimum Option⁽¹⁰⁾) • Cashout: 1.10 or (No Minimum Option⁽¹⁰⁾) • Rate/Term: 1.10 or (No Minimum Option⁽¹⁰⁾)
MINIMUM OCCUPANCY	None
MINIMUM FICO	660 (credit guarantor accepted)

⁽¹⁾ Special requirements to qualify for 90% LTV

⁽²⁾ Special requirements to qualify above 90% LTC

⁽³⁾ Special requirements to qualify above 70% ARLTV

⁽⁴⁾ 660+ FICO preferred

⁽⁵⁾ 90% LTC possible or 85% LTC with 5% financed interest reserve

⁽⁶⁾ 15% of purchase price can be given once approved plans/permits obtained

⁽⁷⁾ 660-679 FICO acceptable on exception

⁽⁸⁾ Special requirements to qualify above 70% LTV

⁽⁹⁾ Based on a exit DSCR on a 30 Year Fixed

⁽¹⁰⁾ Property must be C2 condition or better



BRIDGE LOANS

Residential 5+ Units and Mixed Use

FIX AND FLIP/RENT

PROPERTY TYPES	Residential Multifamily 5+ units and Mixed Use
LOAN AMOUNT	\$250,000 - \$10,000,000
EXPERIENCE ⁽¹⁾	Any
MAXIMUM LTV	<ul style="list-style-type: none"> • Purchase: 75% • Cashout: 65% • Rate/Term: 70%
MAXIMUM LTC	80%
MAXIMUM LOAN TO ARV	70%
MINIMUM UNIT VALUE	<ul style="list-style-type: none"> • Before Rehab: \$35,000 • After Rehab: \$50,000
TERM LENGTH	12-24 Months IO (extensions possible)
PRE-PAYMENT PENALTY	None
EXIT STRATEGY	<ul style="list-style-type: none"> • Minimum \$50K profit • If fail, must have 1.25 exit DSCR at least
MINIMUM FICO ⁽²⁾	650 (credit guarantor accepted)

NEW CONSTRUCTION

PROPERTY TYPES	Residential Multifamily 5+ units
LOAN AMOUNT	\$250,000 - \$10,000,000
EXPERIENCE	Guarantor must have similar commercial new construction experience
MAXIMUM LTV	<ul style="list-style-type: none"> • Purchase: 70% • Cashout: Not Eligible • Rate/Term: 60%
MAXIMUM LTC ⁽³⁾	85%
MAXIMUM LOAN TO ARV	65%
MINIMUM UNIT VALUE	Before Construction: N/A After Construction: \$100,000
TERM LENGTH	12-24 Months IO (extensions possible)
PRE-PAYMENT PENALTY	None
EXIT STRATEGY	<ul style="list-style-type: none"> • Minimum \$75k profit • If fail, must have 1.25 exit DSCR at least
MINIMUM FICO ⁽²⁾	650 (credit guarantor accepted)

STABILIZED BRIDGE

PROPERTY TYPES	Residential Multifamily 5+ units and Mixed Use
LOAN AMOUNT	\$250,000 - \$10,000,000
MAXIMUM LTV	<ul style="list-style-type: none"> • Purchase: 75% • Cashout: 65% • Rate/Term: 70%
MINIMUM UNIT VALUE	\$50,000
TERM LENGTH	12 Months IO (extensions possible)
PRE-PAYMENT PENALTY	None
MINIMUM DSCR ⁽⁴⁾	<ul style="list-style-type: none"> • Purchase: 1.10 • Cashout: 1.10 • Rate/Term: 1.10
MINIMUM OCCUPANCY	90%
MINIMUM FICO ⁽²⁾	650 (credit guarantor accepted)

⁽¹⁾ Experience Level to determine maximum loan terms

⁽²⁾ 680+ FICO preferred

⁽³⁾ 80% LTC with 5% financed interest reserve

⁽⁴⁾ Based on the annual interest only debt service



RESIDENTIAL RENTAL LOANS

Single Family, Duplex, Triplex, Quadruplex, Townhomes, PUDs, Condos

RATE BUYDOWN
 DSCR - 1 point fee = .125% rate reduction
 Non-DSCR - 1 point fee = .375% rate reduction

Rental/Refinance Only

DSCR

PROPERTY TYPES⁽¹⁾	Single Family/2-4 Unit/STRs ⁽²⁾ / Townhomes/PUDs/Warrantable or Unwarrantable Condos
LOAN AMOUNT	\$50,000 - \$3,000,000
MAXIMUM LTV⁽³⁾	<ul style="list-style-type: none"> • Purchase: 85% • Cashout: 80% • Rate/Term: 80%
MINIMUM DSCR	Standard: 1.0 Alternative: None ⁽⁴⁾
MINIMUM OCCUPANCY	<ul style="list-style-type: none"> • Purchase: None • Cashout: None⁽⁵⁾ • Rate/Term: None⁽⁵⁾
FOREIGN NATIONAL	<ul style="list-style-type: none"> • Purchase: 70% LTV • Cashout: 65% LTV • Rate/Term: 70% LTV
TERM LENGTH	<ul style="list-style-type: none"> • Standard: 30 Year Fixed (Longer Term Available) • Alternative: 5 or 10 Year IO
PRE-PAYMENT PENALTY	<ul style="list-style-type: none"> • Standard: 5-4-3-2-1 or 3-2-1 • Alternative: 1 Year
MINIMUM FICO⁽⁶⁾	640 (credit guarantor accepted)
MINIMUM SEASONING	None ⁽⁷⁾

NON-DSCR

PROPERTY TYPES⁽⁸⁾	Single Family/2-4 Unit/STRs/ Townhomes/PUDs/Warrantable or Unwarrantable Condos
LOAN AMOUNT	\$50,000 - \$6,000,000
MAXIMUM LTV	<ul style="list-style-type: none"> • Purchase: 75% • Cashout: 75% • Rate/Term: 75%
MINIMUM DSCR	None
MINIMUM OCCUPANCY	None ⁽⁹⁾
FOREIGN NATIONAL	<ul style="list-style-type: none"> • With US FICO: 75% LTV • Without US FICO: 65% LTV
TERM LENGTH	<ul style="list-style-type: none"> • Standard: 30 Year Fixed (Shorter Terms Available) • Alternative: 5 or 10 Year IO
PRE-PAYMENT PENALTY⁽¹⁰⁾	<ul style="list-style-type: none"> • Standard: 5-4-3-2-1 • Alternative: 1 Year
MINIMUM FICO⁽¹¹⁾	None (credit guarantor accepted)
MINIMUM SEASONING	None ⁽¹²⁾

⁽¹⁾ Rural purchase/refi case by case. 65% LTV Max and Min 1.0 DSCR
⁽²⁾ Min DSCR 1.15, Min FICO 720, Max LTV 75%, and no rural. Property Guard report also needed
⁽³⁾ 720+ FICO needed to get Highest LTV
⁽⁴⁾ Max LTV 75%, Min FICO 680, and Min Loan Amount of \$125K. Greater than 0.75 DSCR preferred
⁽⁵⁾ Special requirements for less than 100% occupancy
⁽⁶⁾ 640-660 FICO Max LTV 70%
⁽⁷⁾ With confirmed rehab done, no seasoning needed. Without rehab done, 3-6 months seasoning needed
⁽⁸⁾ Rural purchase/refi case by case
⁽⁹⁾ If not fully occupied, minimum 3 months reserve required to be shown or minus 5% LTV from the maximum allowable LTV
⁽¹⁰⁾ Reduce by 1 year by adding .375% fee. Minimum 1 year
⁽¹¹⁾ 600-649 FICO is 50%-60% LTV maximum. FICO 599 and below is maximum 50% LTV. 650+ FICO qualifies for MAX LTV
⁽¹²⁾ With confirmed rehab done, no seasoning needed. Without rehab done, 9+ months seasoning needed



MULTIFAMILY RENTAL LOANS

Residential 5+ Units and Mixed Use

RATE BUYDOWN

DSCR - 1 point fee = .125% rate reduction

Non-DSCR - 1 point fee = .375% rate reduction

Rental/Refinance Only

DSCR	
PROPERTY TYPES	Residential Multifamily: Only 5-9 units
LOAN AMOUNT	\$250,000 - \$3,000,000
MAXIMUM LTV	<ul style="list-style-type: none"> • Purchase: 75% • Cashout: 70% • Rate/Term: 75%
MINIMUM DSCR	<ul style="list-style-type: none"> • Purchase: 1.0 • Cashout⁽¹⁾: 1.20 • Rate/Term: 1.0
MINIMUM OCCUPANCY	<ul style="list-style-type: none"> • Purchase: 2 Vacancies Allowed • Cashout: 2 Vacancies Allowed • Rate/Term: 2 Vacancies Allowed
FOREIGN NATIONAL	<ul style="list-style-type: none"> • Purchase: 70% LTV • Cashout: 65% LTV • Rate/Term: 70% LTV
TERM LENGTH	<ul style="list-style-type: none"> • Standard: 30 Year Fixed (Longer Term Available) • Alternative: 5 or 10 Year IO
PRE-PAYMENT PENALTY	<ul style="list-style-type: none"> • Standard: 5-4-3-2-1 or 3-2-1 • Alternative: 1 Year
MINIMUM FICO ⁽²⁾	680 (credit guarantor accepted)
MINIMUM SEASONING	None ⁽³⁾

NON-DSCR	
PROPERTY TYPES	Residential Multifamily 5+ units and Mixed Use
LOAN AMOUNT	\$100,000 - \$7,000,000
MAXIMUM LTV	<ul style="list-style-type: none"> • Purchase: 75% • Cashout: 75% • Rate/Term: 75%
MINIMUM DSCR	<ul style="list-style-type: none"> • Purchase: 0.80 • Cashout: 0.90 • Rate/Term: 0.90
MINIMUM OCCUPANCY	None ⁽⁴⁾
FOREIGN NATIONAL	<ul style="list-style-type: none"> • With US FICO: 75% LTV • Without US FICO: 65% LTV
TERM LENGTH	<ul style="list-style-type: none"> • Standard: 30 Year Fixed (Shorter Terms Available) • Alternative: 5 or 10 Year IO
PRE-PAYMENT PENALTY ⁽⁵⁾	<ul style="list-style-type: none"> • Standard: 5-4-3-2-1 • Alternative: 1 Year
MINIMUM FICO ⁽⁶⁾	None (credit guarantor accepted)
MINIMUM SEASONING	None ⁽⁷⁾

⁽¹⁾ 700+ FICO preferred. Below 1.20 DSCR allowed on exception

⁽²⁾ 680-700 FICO Max 70% LTV

⁽³⁾ With confirmed rehab done, no seasoning needed. Without rehab done, 6+ months seasoning needed

⁽⁴⁾ 70% occupancy or more for greater than 50% LTV

⁽⁵⁾ Reduce by 1 year by adding .375% fee. Minimum 1 year

⁽⁶⁾ 600-649 FICO is 50%-60% LTV maximum. FICO 599 and below is maximum 50% LTV. 650+ FICO qualifies for MAX LTV

⁽⁷⁾ With confirmed rehab done, no seasoning needed. Without rehab done, 9+ months seasoning needed



PORTFOLIO RENTAL LOANS

Single Family, Duplex, Triplex, Quadruplex, Townhomes, PUDs, Condos

RATE BUYDOWN
 DSCR - 1 point fee = .125% rate reduction
 Non-DSCR - 1 point fee = .375% rate reduction

Rental/Refinance Only

DSCR

PROPERTY TYPES	Single Family/2-4 unit/ Townhomes/ PUDs/ Warrantable Condos
LOAN AMOUNT	\$100,000 - \$3,500,000
MINIMUM LOAN AMOUNT PER PROPERTY	\$50,000
MAXIMUM NUMBER OF PROPERTIES	10-15
MAXIMUM LTV	<ul style="list-style-type: none"> • Purchase: 80% • Cashout: 75% • Rate/Term: 80%
MINIMUM DSCR	1.05 weighted average
MINIMUM OCCUPANCY	90% by unit count
FOREIGN NATIONAL	<ul style="list-style-type: none"> • Purchase: 65% LTV • Cashout: 60% LTV • Rate/Term: 65% LTV
LOCATION	<ul style="list-style-type: none"> • Purchase: Same seller with properties in the same state • Cashout: Properties in the same state • Rate/Term: Properties in the same state
TERM LENGTH	<ul style="list-style-type: none"> • Standard: 30 Year Fixed • Alternative: 10 Year IO
PRE-PAYMENT PENALTY	<ul style="list-style-type: none"> • Standard: 5-4-3-2-1 • Alternative: 3-2-1
MINIMUM FICO	660 (credit guarantor accepted)
MINIMUM SEASONING	3-6 Months

NON-DSCR

PROPERTY TYPES	Single Family/2-4 unit/ Townhomes/ PUDs/ Warrantable or Unwarrantable Condos
LOAN AMOUNT	\$100,000 - \$6,000,000
MINIMUM LOAN AMOUNT PER PROPERTY	\$50,000
MAXIMUM NUMBER OF PROPERTIES	10-15
MAXIMUM LTV	<ul style="list-style-type: none"> • Purchase: 75% • Cashout: 75% • Rate/Term: 75%
MINIMUM DSCR	None
MINIMUM OCCUPANCY	None
FOREIGN NATIONAL	<ul style="list-style-type: none"> • With US FICO: 75% LTV • Without US FICO: 65% LTV
LOCATION	<ul style="list-style-type: none"> • Purchase: Same seller with properties in the same state • Cashout: Properties in the same state • Rate/Term: Properties in the same state
TERM LENGTH	<ul style="list-style-type: none"> • Standard: 30 Year Fixed (Shorter Terms Available) • Alternative: 5 or 10 Year IO
PRE-PAYMENT PENALTY ⁽¹⁾	<ul style="list-style-type: none"> • Standard: 5-4-3-2-1 • Alternative: 1 Year
MINIMUM FICO ⁽²⁾	None (credit guarantor accepted)
MINIMUM SEASONING	None ⁽³⁾

⁽¹⁾ Reduce by 1 year by adding .375% fee. Minimum 1 year

⁽²⁾ 600-649 FICO is 50%-60% LTV maximum. FICO 599 and below is maximum 50% LTV. 650+ FICO qualifies for MAX LTV

⁽³⁾ With confirmed rehab done, no seasoning needed. Without rehab done, 9+ months seasoning needed



COMMERCIAL RENTAL LOANS

Office, Retail, Warehouse, Self-Storage, Automotive

RATE BUYDOWN

Non-DSCR - 1 point fee = .375% rate reduction

Rental/Refinance Only

NON-DSCR

PROPERTY TYPES	Office, Retail, Warehouse, Self-Storage, Automotive
LOAN AMOUNT	\$100,000 - \$7,000,000
MAXIMUM LTV	<ul style="list-style-type: none">• Purchase: 70%• Cashout: 70%• Rate/Term: 70%
MINIMUM DSCR	<ul style="list-style-type: none">• Purchase: 0.80• Cashout: 0.90• Rate/Term: 0.90
MINIMUM OCCUPANCY	None ⁽¹⁾
FOREIGN NATIONAL	<ul style="list-style-type: none">• With US FICO: 70% LTV• Without US FICO: 65% LTV
TERM LENGTH	<ul style="list-style-type: none">• Standard: 30 Year Fixed (Shorter Terms Available)• Alternative: 5 or 10 Year IO
PRE-PAYMENT PENALTY ⁽²⁾	<ul style="list-style-type: none">• Standard: 5-4-3-2-1• Alternative: 1 Year
MINIMUM FICO ⁽³⁾	None (credit guarantor accepted)
MINIMUM SEASONMING	None ⁽⁴⁾

⁽¹⁾ 70% occupancy or more for greater than 50% LTV

⁽²⁾ Reduce by 1 year by adding .375% fee. Minimum 1 year

⁽³⁾ 600-649 FICO is 50%-60% LTV maximum. FICO 599 and below is maximum 50% LTV. 650+ FICO qualifies for MAX LTV

⁽⁴⁾ With confirmed rehab done, no seasoning needed. Without rehab done, 9+ months seasoning needed