

BRIDGE LOANS

Bridge loans are short-term loans, typically taken out for a period of 2 weeks to 3 years pending the arrangement of a larger or longer-term financing

STANDARD LOAN TERMS

- Max Loan Amount: \$50,000,000
- Max LTV (Loan to Value): 80%
- Rate: Starting at 8.0%
- Term of loan: 12- 24 months
- Payments: Monthly Interest Payments
- Balloon at Maturity
- Prepayment penalty: None

STANDARD REQUIREMENTS

- Credit Application
- Personal Financial Statements
- Last 2 bank statements (US bank account)
- Copy of ID and Borrowing Entity docs
- Purchase Contract (If Purchase)
- Property Insurance

Property Types

- Condominiums
- Single- Family Residence
- Two to Four Units
- Multifamily homes
- Townhouses
- Condotels
- Other Property Types

Closing Time

- Standard Closing Time is 5- 20 Days

DSCR/ RENTAL

DSCR/Rental are a financing option for investors looking for a long-term solution at an attractive rate

STANDARD LOAN TERMS

- Max Loan Amount:\$5,000,000
- Max LTV (Loan to Value): 85%
- Rate: Starting at 6.25%
- Payments: Monthly principal and interest payments
- Term of loan: 30 Year and ARM (5/1 and 7/1)

STANDARD REQUIREMENTS

- Credit Application (1003)
- Last 2 bank statements (US bank account)
- Copy of ID and borrowing entity docs (Can close under personal name or company)
- Purchase Contract (If Purchase)
- Property Insurance
- Lease Agreement (if applicable)
- Short term rentals allowed

Property Types

- Steel Modular Residential
- Condominiums
- Single- Family Residence
- Townhouses
- Two or Four Units. From 2- 4 units, case by case only with board approval

Closing Time

- Standard Closing Time is 5- 20 Days

Programs available only to qualified borrowers and subject to change without notice

WHY CHOOSE KALB ADVISORS?

With offices in Florida, Texas, and California, Kalb Advisors is a full-service mortgage company dedicated to providing real estate financing solutions for both domestic and foreign national borrowers. Our expertise ensures a seamless experience tailored to your unique needs.



Over 20 years of experience in the industry



In-Depth Client interview to develop a personalized action plan



Access to the best resources: Credit repair, insurance, rapid rescore and more



Our team can assist you in multiple languages: English, Spanish, French and Turkish



Same day approval



20-day closing

CONTACT US

Embark on your next real estate investment journey with confidence. Partner with Kalb Advisors for expert guidance and customized mortgage solutions.

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CONSTRUCTION LOANS

Tailored Mortgage Solutions for Your Next Real Estate Investment Project

KALB
ADVISORS

Preferred Lender
for:

PLAD

ABOUT US

Kalb Advisors Mortgage Solutions is a premier full-service mortgage company dedicated to providing comprehensive real estate financing solutions for both domestic and foreign national borrowers in the U.S.A. As correspondent lenders, our competitive rates and terms set us apart in the industry. Our extensive range of residential loan products encompasses primary and secondary residences, as well as investment properties. We proudly offer conventional, government loans for first-time home buyers, VA loans for veterans, and unique portfolio loans for avid investors. Our expertise also shines in the realm of Foreign National loans.

In our commercial loan division, we craft solutions for those aiming to finance assets like shopping centers, multi-family buildings, warehouses, and office structures valued at over \$1 million USD. We have a soft spot for small business owners and specifically cater to self-employed individuals seeking property financing.

At Kalb Advisors, our essence lies in guiding clients toward the best-suited loan product. We pride ourselves on building enduring advisory relationships and upholding a fiduciary responsibility throughout the loan process.



"Kalb Advisors was founded on the principle of aligning our products with our customers' aspirations. Today, with our seasoned team of professionals, we pride ourselves on our personalized touch. With an experienced team, we've crafted a tradition of delivering tailored mortgage solutions, with a proud success rate and a leading position in the domestic and US Foreign Nationals Loan market."

We specialize in providing complex financing solutions. Entrust us with your mortgage; we're here to deliver results for you."

Eduardo Kalb
 Founder and President
 Kalb Advisors Mortgage Solutions LLC

NEW CONSTRUCTION LOANS

Our new construction loans are short-term loans used to finance the building or renovation of a home or real estate project.

STANDARD LOAN TERMS

- Max Loan Amount: \$100,000,000
- Max LTC/ARV (Loan to Cost / Loan to After Completed Value):
 - *Experienced Investors:* The Lesser of 90% LTC or 70% ARV.
 - *Inexperienced Investors:* The Lesser of 80% LTC or 60% ARV.
- Rate: Starting at 8.0%
- Term: 12-24 months
- Payments: Interest Only with balloon at maturity.
- Prepayment penalty: TBD
- Interest type: Non-Dutch

STANDARD REQUIREMENTS

- Credit Application
- Personal Financial Statements
- Last two bank statements (US bank account)
- Copy of ID and Borrowing Entity docs
- Purchase Contract (If Purchase)
- Project budget/ Scope of work
- Approved plans (If applicable)
- Track Record Sheet
- Contractors information
- Property Insurance

Property Types

- Steel Modular Residential
- Single-Family Residence
- Two to Four Units
- Multifamily Homes
- Townhouses
- Other Property Types

Closing Time

- Standard Closing Time is 20- 30 Days



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FIX AND FLIP LOANS

Fix-and-flip loans are short-term loans used by real estate investors to purchase and improve a property to then sell for a profit or refinance.

STANDARD LOAN TERMS

- Max Loan Amount: \$5,000,000
- Max LTC/ARV (Loan to Cost / After Repaired Value):
 - *Experienced Investors:* The Lesser of 95% LTC or 70% ARV.
 - *Inexperienced Investors:* The Lesser of 85% LTC or 65% ARV.
- Rates: Starting at 8.0%
- Term of loan: 6-18 months
- Payments: Interest Only with balloon at maturity.
- Prepayment penalty: None
- Interest type: Non-Dutch

STANDARD REQUIREMENTS

- Credit Application
- Personal Financial Statements
- Last 2 bank statements (US bank account)
- Copy of ID and Borrowing Entity docs
- Purchase Contract (If Purchase)
- Project budget/ Scope of work
- Approved plans (If applicable)
- Track Record Sheet
- Contractors information
- Property Insurance

Property Types

- Condominiums
- Single-Family Residence
- Two to Four Units
- Multifamily Homes
- Townhouses
- Condo-Hotels
- Other Property Types

Closing Time

- Standard Closing Time is 20- 30 Days



Programs available only to qualified borrowers and subject to change without notice