



LOAN PRODUCTS



Residential and Commercial Investment Lending

INTRODUCTION



Brief Overview of the Bart's Bucks Advantage

Barts Bucks LLC provides flexible and creative financing solutions for real estate investors. Whether you need fix-and-flip loans, DSCR rental financing, or commercial loans, we offer tailored options to fund your deals fast. With competitive rates, fast approvals, and investor-friendly terms, Barts Bucks is your go-to partner for real estate funding. Your deals, our dollars!

Objective of the guide

This guide provides a clear breakdown of Barts Bucks LLC loan products, helping real estate investors choose the best financing solutions for their deals. You'll find investor-friendly terms, fast approvals, and flexible funding options to fuel your success in real estate.

Pre Qualify for a CRE Loan [👉 CLICK HERE](#)

FIX & FLIPS



Fix & Flip Loan - Close in 5 Business Days

Fast financing for real estate investors buying, renovating, and reselling properties.

Loan Terms & Requirements:

- Experience: 0-5 prior flips required
- Minimum Purchase Price: \$55,000
- Credit Score: 640+ (One-time hard pull after LOI acceptance)
- Down Payment: 10% of total cost (Purchase price + Rehab)
- Liquidity Reserves: 10% - 15%
- Maximum Loan-to-ARV: 70%

Additional Details:

- ✓ No Full Appraisal Required - Only a desktop appraisal (\$200)
- ✓ No W2 or Tax Returns Needed
- ✓ Monthly Payments: 1% per month
- ✓ Closing in Escrow with Your Title Company

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FIX & FLIPS



Fix & Flip Loan - Deferred Payments

Ideal for investors looking to finance a flip with flexible payment options.

Loan Terms & Requirements:

- Experience: 0-8 prior flips required
- Credit Score: 640+ (Soft pull)
- Down Payment: 0-20%
- Liquidity Reserves: 10% - 15% of the loan amount
- Closing Costs: Approx. 5% (Rolled into the loan)

Payment Terms:

✓ Monthly Payments: 1.2% on the amount used (rolled into the loan, 3-month minimum)

Additional Details:

- ✓ Loan Amount: Minimum \$50,000 purchase price
- ✓ Appraisal Required
- ✓ Closing in Escrow with Your Title Company (Covers Appraisal, Title Fees, Taxes, and Insurance)

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CONSTRUCTION



\$0 - 10% Down - Ground-Up Construction Loan

Designed for investors building new construction projects from the ground up.

Loan Terms & Requirements:

- Permits Required Before Underwriting
- Credit Score: 640+ (Soft Pull) OR 660+ (Hard Pull)
- Liquidity: 5-15% of the loan amount
- Land Ownership Required
- Closing Costs: Approx. 5% (Rolled into the loan)
- Monthly Payments: 1% on the amount used (Rolled into the loan)
- Investor Experience: 4 projects in the last 5 years (Guarantor required)

Loan Amount & Structure:

- ✓ Loan Amount: \$50,000 - \$2,000,000 per phase
- ✓ Loan-to-Value (LTV): 70%
- ✓ Loan-to-Cost (LTC): 85%
- ✓ Appraisal Required
- ✓ 5% Contingency Included in Total Cost

Additional Details:

- ✓ Closing in Escrow with Your Title Company (Includes Appraisal, Title Fees, Taxes, and Insurance)
- ✓ Closing Costs & Interest Paid at Sale or Refinance

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1ST LIEN DSCR



DSCR Loan - 30-Year Term

Ideal for real estate investors seeking long-term rental property financing.

Loan Terms & Requirements:

- Credit Score: 600+
- DSCR Ratio: 0.75 – 1.25
- Monthly Payments:
- ☒ Full Amortization OR
- ☒ Interest-Only for the First 5-10 Years
- Investor Experience: All levels welcome

Loan Amount & Structure:

- ☒ Minimum Purchase Price: \$75,000
- ☒ Loan-to-Value (LTV):
 - 80% for Turnkey Properties
 - 75% for Cash-Out Refinance
 - 70% for Short-Term Rentals
- ☒ Appraisal Required

Additional Details:

- ☒ Closing in Escrow with Your Title Company (Includes Appraisal, Title Fees, Taxes, and Insurance)

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2ND LIEN DSCR



2nd Lien DSCR Loan - 10 to 30 Years (Interest-Only)

Designed for investors looking to leverage equity with a second-position loan.

Loan Terms & Requirements:

- Credit Score: 680+
- DSCR Ratio: 1.0
- Monthly Payments: 1 – 1.2% Interest-Only
- Investor Experience: All levels welcome

Loan Amount & Structure:

- ✓ Minimum Equity Requirement: \$75,000
- ✓ Loan-to-Value (LTV): 70 – 75% Total LTV
- ✓ Appraisal Required

Additional Details:

- ✓ Closing in Escrow with Your Title Company (Includes Appraisal, Title Fees, Taxes, and Insurance)

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FOREIGN INVESTORS



Purchase & Refinance Loan

Tailored financing for non-U.S. residents investing in real estate.

Loan Terms & Requirements:

- Credit Score: No FICO required
- Investor Experience: All levels welcome
- Appraisal Required
- No American Partner Required
- USA LLC & Bank Account Activated in 24 hrs

Loan Amount & Structure:

- ✓ Minimum Loan Amount: \$100,000
- ✓ Loan-to-Value (LTV): 70%
- ✓ LLC & Bank Account Package: \$700 - \$1,000

Additional Details:

- ✓ Closing in Escrow with Your Title Company (Includes Appraisal, Title Fees, Taxes, and Insurance)

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MULTIFAMILY



Multifamily Loans

Designed for investors acquiring or refinancing multifamily properties.

Loan Terms & Requirements:

- Fannie Mae, Freddy Mac, HUD, Banks, etc
- Lowest Rates and Fees
- Occupancy: Varies (Case-by-Case Basis)
- Investor Experience: Required
- 6 Offers in 24 hrs

Loan Amount & Structure:

- ✓ Minimum Loan Amount: \$100,000
- ✓ Loan-to-Value (LTV): 75-80%

Additional Details:

- ✓ Acquisitions
- ✓ Bridge
- ✓ Cash Out Refinance
- ✓ Starting at 5.5% Interest
- ✓ Closing in Escrow with Your Title Company (Includes Appraisal, Title Fees, Taxes, and Insurance)

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TRANSACTIONAL



Transactional Funding @ 2%

Short-term funding for real estate investors needing capital for double closings.

Loan Terms & Requirements:

- Advance Notice Required: 2-7 days
- Eligible Assets: Any real estate asset
- Double Closing Requirement: Funds cannot leave escrow

Loan Amount & Fees:

- ✓ No Minimum Loan Amount
- ✓ \$2,000 Minimum Charge

Additional Details:

- ✓ Closing in Escrow with Your Title Company

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COMMERCIAL



Industrial Loan - 70% Cash-Out Refinance

Starting at 7% Interest! Financing solution for industrial property investors looking to refinance and access cash.

Loan Terms & Requirements:

- Credit Score: 680+
- Loan Amount: \$500,000+
- Loan-to-Value (LTV): 70% (Cash-Out Refinance)

Additional Details:

- ✓ Acquisitions
- ✓ Bridge
- ✓ Cash Out Refinance
- ✓ Closing in Escrow with Your Title Company

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Property Categories

- > Retail
- > Office
- > Industrial
- > Special Use
- > Healthcare
- > Multifamily
- > Hotel
- > Mobile Home Park

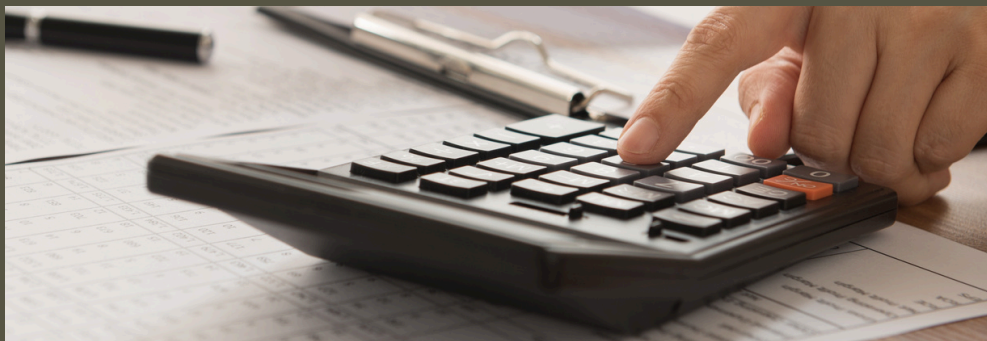


CONCLUSION AND ADDITIONAL RESOURCES



Barts Bucks Loan Recap

Barts Bucks LLC offers fast, flexible financing for real estate investors. From Fix & Flip, DSCR, Multifamily, Commercial, Ground-Up Construction, Foreign Investor, and Transactional Funding, we provide low down payments, fast closings, and investor-friendly terms. Whether you're flipping, renting, or refinancing, we've got your deals covered! Your success, our funding!



Contact Information :

To Book a Zoom Call with me : 🖱️ [CLICK HERE](#)

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