



McCARREN

CAPITAL

Financing Built Around Your Deal

From acquisition and development through stabilization and long-term ownership, McCarren Capital structures flexible financing for real estate investments at every stage of the deal.

ACQUIRE · BUILD · IMPROVE · STABILIZE · REFINANCE · HOLD

Our Loan Programs

McCarren Capital offers a comprehensive suite of flexible real estate loan programs designed to support professional investors and developers nationwide. Our platform is built to accommodate a wide range of residential and multifamily strategies, delivering speed, certainty, and execution in today’s competitive market.



Ground-Up Construction

Construction financing for single-family, condominiums, and townhomes.



Multifamily

Ground-Up Construction financing and bridge loans (5+ units).



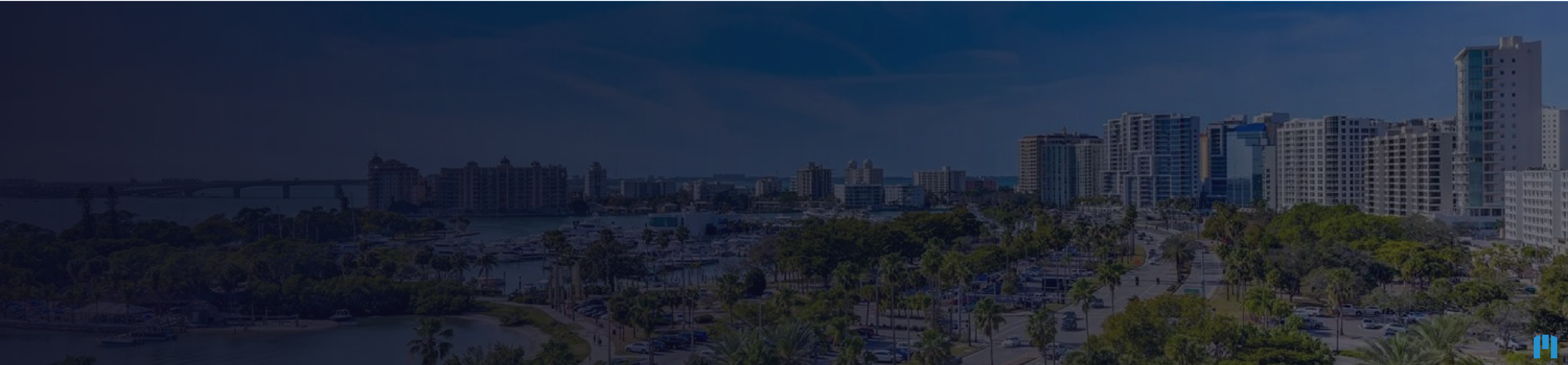
Fix & Flip

Short-term financing designed for non-owner-occupied residential properties undergoing renovation



DSCR

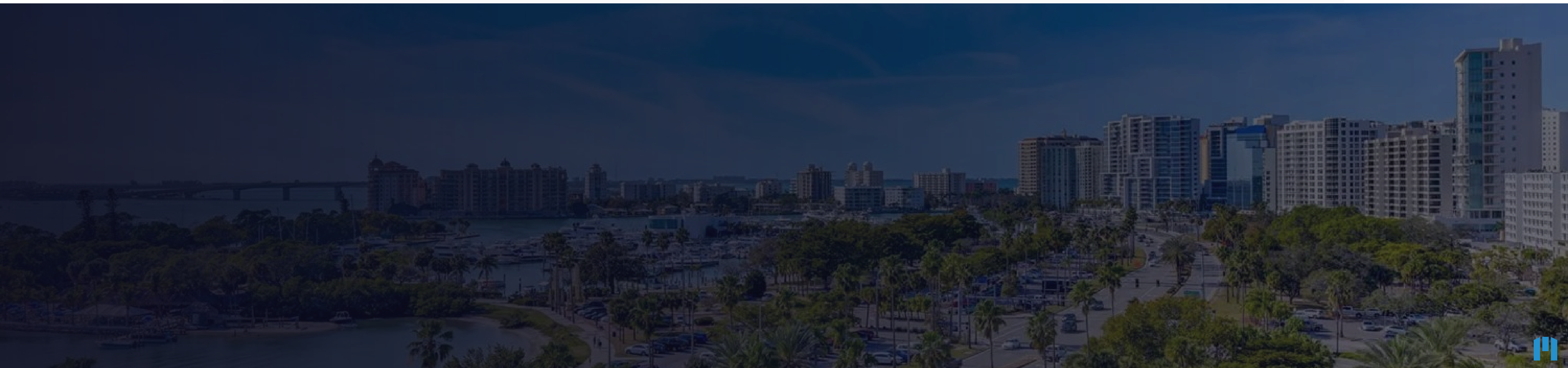
Long-term rental financing underwritten primarily to the property’s cash flow.



Funding done right.

Our Process

At **McCarren Capital**, our streamlined underwriting and execution process delivers preliminary pricing in under 48 hours and closings in as little as five business days.





Residential Ground-Up Construction

Structured Capital for Residential Developments Projects

Our Ground-Up Construction program provides structured capital for experienced sponsors from acquisition through completion. We align loan terms and draw schedules with project budgets to ensure controlled capital deployment and disciplined construction oversight.



General Terms

Property Types: 1-4 Units, Single Family, Condos, Townhomes

Loan Amount: Up to \$5,000,000

(Note: The client is not required to borrow rehab funds)

LTC/LTV: Up to 95%/75%

Term Length: Up To 24 months

Base Rate: Starting at 8.75%

Origination Fee: Starting at 1%

Credit Qualification: 620+





Multifamily Ground-Up Construction

Capital Solutions for Ground-Up Multifamily Development

Our Multifamily Ground-Up Construction program provides structured capital from land acquisition through stabilization for experienced sponsors with proven development track records. We align loan structure and funding milestones with construction schedules to ensure disciplined execution and timely delivery.



General Terms

Property Types: Multifamily Ground-Up Construction (5+ Units)

Loan Option:

- 100% of Construction Costs + Interest Reserve With Land As Down Payment
- Up To 80% Of The Purchase Price + 80% of Construction Costs
- Up To 85% Of The Purchase Price + 85% of Construction Costs With Interest Reserve

Loan Amount: \$250,000 to \$50,000,000

ARLTV: Up to 75%

Term Length: Up To 24 months Interest Only

Base Rate: Starting at 8.5%





Multifamily Bridge Loans

Short-Term Capital for Transitional Multifamily Assets

Our Multifamily Bridge program provides short-term capital for experienced owners acquiring and stabilizing transitional multifamily assets. We structure loans to align with stabilization timelines and support a clear path to refinance or sale.



General Terms

Property Types: Multifamily Ground-Up Construction (5+ Units)

Loan Amount: \$250,000 to \$50,000,000

(Note: The client is not required to borrow rehab funds)

LTC: Up to 85% of the Purchase Price + 100% of Construction Costs

Term Length: Up to 24 Months Interest Only Monthly Payments

Base Rate: Starting at 8.75%

Origination Fee: Starting at 1%

Prepayment Penalty: None





Fix & Flip

Short-Term Residential Acquisition & Renovation Capital

Our Fix & Flip program provides short-term capital for acquiring, renovating, and reselling residential properties with competitive pricing and fast closings. We align leverage, term, and renovation funding with each project's business plan through structured draws and clear underwriting



General Terms

Property Types: 1-4 Units, Single Family, Condos, Townhomes

Loan Amount: Up to \$3,000,000

(Note: The client is not required to borrow rehab funds)

LTC/LTV: Up to 100%/75%

Term Length: 9-12 months with built in extension period

Base Rate: Starting at 9%

Origination Fee: Starting at 1%

Prepayment Penalty: None

Credit Qualification: 620+





DSCR Rental Financing

Long-Term Financing Based on Property Cash Flow

Our DSCR loan program provides flexible, long-term financing for real estate investors based primarily on a property's rental income and cash flow; not the borrower's personal income. Available for purchases, refinances, and cash-out transactions across a range of residential investment properties.



General Terms

Property Types: Single Family, Condos, Town-homes, Multifamily 2-200 Units,

Loan Amount: \$75,000 to \$10,000,000

Loan Type: Purchase, rate-and-term refinance, and cash-out refinance

Maximum LTV: Up to 85% for purchases and rate-and-term refinances

Cash-Out LTV: Up to 75%

Minimum DSCR: 0.75x

Minimum FICO: 620

Prepayment Options: No-prepayment-penalty or 12-, 24-, 36-, 48-, and 60-month structures available.





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