ENZA CAPITAL

RESIDENTIAL INVESTOR LENDING / TEAR SHEET 01 / 2026

ENZAFUNDING.COM
305-307-1550

FIX & FLIP / RESIDENTIAL BRIDGE

Buy it ugly. We fund the ugly part too.

Acquisition and the entire renovation budget in one close. Rehab sits in holdback and releases on inspection, not on paperwork theater. Priced off our direct credit lines with several national bridge lenders, so one file gets shopped to all of them.

90%	100%	75%	7–14d
MAX LTC	OF REHAB	MAX ARV	TO CLOSE

PROGRAM MATRIX

LOAN AMOUNT	$100,000 – $5,000,000
INTEREST RATE	From 9.49% – 12.49%, interest only
ORIGINATION	1.50 – 3.00 points
LEVERAGE	90% LTC / 100% of rehab / 75% of ARV
TERM	6, 12, 18 or 24 months — extensions available
REHAB FUNDING	Holdback, drawn on inspected milestones, 3–5 days
CREDIT	660 minimum • exceptions to 620 • no income docs
EXPERIENCE	First-timers priced separately, not declined outright
PREPAYMENT	No penalty options available
ASSET TYPES	SFR, 2–4 unit, townhome, condo, small multifamily
FOOTPRINT	Nationwide, select states excluded

Several lines, one file

We hold direct capacity with multiple national bridge lenders. You submit once; we run the pricing war internally.

A principal answers

The person who reads your file is the person who signs off. No credit committee, no relay race.

Your fee is on the sheet

Broker comp is written into the term sheet and paid at the table. We don't circle back to your client.

Indicative terms only; not a commitment to lend. Pricing, leverage and timelines vary by sponsor experience, market and asset. Business-purpose loans only – no owner-occupied consumer credit.

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HOW THIS CLOSES

Contract to wire.

01 — **Send the deal, not a package**

Address, price, rehab budget, ARV, sponsor history.
Four lines in an email is enough to price it.

02 — **Term sheet inside 24–48 hours**

Quoted against every line we hold.
You see the winning structure, not an average one.

03 — **Diligence runs parallel**

Appraisal or BPO, title, entity docs, scope of work.
No tax returns, no employment verification.

04 — **Close, then draw**

Fund in 7–14 days.
Inspections ordered on request and reimbursed in 3–5 business days.

WHAT WE NEED UP FRONT

- Executed contract or current payoff statement
- Line-item scope of work with budget
- ARV support — comps or a BPO
- Sponsor REO schedule, last 24 months
- Entity docs, EIN, operating agreement
- Tri-merge credit, soft pull accepted
- Two months liquidity verification

WHAT WE SAY YES TO

- Cosmetic refresh through full gut rehab
- 2–4 unit value-add and unit turns
- Auction and courthouse-step takeouts
- Bridge held to a DSCR refinance exit
- Cash-out on an already-owned rehab
- Partner buyouts inside an existing entity
- Repeat sponsors on a rolling facility

Send the address. We'll price it.

Term sheet back within one business day.

hello@enzafunding.com
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