



INVESTOR 1-4 ■ MIXED-USE ■ COMMERCIAL ■ MULTI-FAMILY

ASSET-BASED

Investment and Small Commercial Property Mortgage Programs

We help independent real estate investors and small business owners find alternative financing.



Mortgage Programs

FlexTerm Loan

A customized loan to meet the individual needs of each investor.

Designed for real estate investors seeking lower payments on a long-term, fixed-rate loan with no balloon payment.

KEY FEATURES

- 30-year fixed rate.
- Interest-only payments up to 10 years.
- Great for qualifying self-employed investors and small business owners.
- Based on property value, not personal income.
- Best alternative to hard money loans.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)
- Multi-Family (5+ Units)
- Mixed-Use
- Commercial (Office, Retail, Warehouse, Self-Storage, and Automotive)

ARV Pro Loan

The best short-term solution for acquiring and improving property value.

Designed for "fix-and-flip" investors who are seeking a short-term, interest-only loan to acquire and improve a property based on its "as repaired value" (ARV).

KEY FEATURES

- Allows borrowers to finance improvements.
- Great for borrowers who need a quick close.
- An interest-only 1-year term provides lower monthly payments.
- A higher LTV than hard money lenders.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)

Flex I/O Loan

A short-term interest-only loan program.

Designed for investors seeking short-term financing with no prepay penalties.

KEY FEATURES

- An interest-only, 24-month term provides lower monthly payments.
- Available for purchase or cash-out refinance.
- Perfect for acquiring or leveraging real estate holdings.
- A higher LTV than hard money options.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)



Fast50 Loan

A low LTV loan with easy credit requirements.

Designed for investors with derogatory credit issues and high equity seeking quick and easy credit qualification.

KEY FEATURES

- Streamlined underwriting.
- No seasoning of ownership required.
- Improved pricing compared to our FlexTerm program.
- Available as a 3-year-fixed or 30-year-fixed loan, each amortized over 30 years.

PROPERTY TYPES

- Investor 1-4 (SFR, Condo, and 2-4 Units)
- Multi-Family (5+ Units)
- Mixed-Use
- Commercial (Office, Retail, Warehouse, Self-Storage, and Automotive)

FOR MORE INFORMATION, CONTACT

Joseph A. Ray President NMLS# 204912
Obsidian-Elite Financial Services LLC NMLS# 1930376
11876 Sunrise Valley Dr. Suite 201
Reston, VA 20191
Apply Online WWW.ObsidianEliteMortgage.com
Email Jr@obsidianelitemortgage.com Cell 410-530-7474
Mailing address
Joseph A. Ray
10-16th Ave Suite 19611
Brooklyn MD 21225
Obsidian-Elite is an Equal Opportunity Employer