Quote to funded in six stages

Every loan follows the same auditable path. Each stage ends with evidence in the file.

99% of files that stall are incomplete, unsigned, or missing data. **Make the file complete before anyone asks for a closing date.**

1 Size the quote

- Log in as Admin/Processor
- Pass eligibility gates: entity, business use
- Set fees, term, points, LTV, amount, date

Same business day

2 Release the term sheet

- Get client or broker live before you send
- Term sheet expires in 24 hours
- Send intro, LIF-01 and all contacts same day

Signed within 24 hours

3 Verify documents

- IDs valid through the closing date
- 12 months statements, latest ≤ 30 days
- Insurance + title: CR Equity AI as mortgagee

Gate: file complete? No → one deficiency list to the client. Yes → underwriting.

4 Underwriting

- Pre-underwrite against the UW checklist
- Send one consolidated conditions list
- Resubmit until Clear to Close

Decision ≈ 4 hrs on a complete file

5 Clear to close

- Re-check every dated document
- Settlement statement matches term sheet
- Cash to close at title before funding

Typical close 9–15 days

6 Close and fund

- Check every signature, initial, notary
- Confirm wire, recording, final policy
- Upload closed package; mark Funded

24–48 hrs once title is clear*

*Fix & Flip and F.L.E.X. 50. All times assume a complete, clean file.

Terms: crequity.ai/programs · Docs: crequity.ai/library

CR EQUITY AI · ONE PER LOAN FILE

Processor checklist

Every line: date + initials

Loan # _____ Borrower / Entity _____ Loan type _____ Processor _____

ITEM	DATE	INITIALS
A · Quote and term sheet		
☐ A1 Logged in as Admin/Processor; request opened		
☐ A2 Eligibility gates passed; preliminary info checked against Deal Sizing Sheet / LIF		
☐ A3 Sized to program grid + overlay: fees, term, points, date, LTV, amount		
☐ A4 Quote QC file note entered		
☐ A5 Client or broker live on phone or chat at release		
☐ A6 Term sheet generated; e-alert confirmed received		
☐ A7 24-hour expiry explained		
☐ A8 Term sheet signed within 24 hours		
B · File setup at acceptance		
☐ B1 Processor introduction email sent		
☐ B2 Library link, document list and due date sent		
☐ B3 Loan Information Form (LIF-01) completed		
☐ B4 Escrow Agent Information Sheet completed (if escrow, title or agent)		
☐ B5 All points of contact entered in system		
C · Document verification		
☐ C1 IDs valid through closing (passport + visa or ITIN for Foreign National)		
☐ C2 Entity docs (Articles, OA, Good Standing, EIN) + resolution naming signer		
☐ C3 12 mo statements, latest ≤ 30 days; PFS each guarantor; funds sourced		
☐ C4 Contract executed in entity name / payoff good through closing		
☐ C5 Every signature, initial and date line complete		
☐ C6 Insurance: CR Equity AI mortgagee/loss payee, servicer, coverage, dates		
☐ C7 Title + prelim settlement: mortgagee, servicer, amount, entity vesting		
☐ C8 Valuation supports sizing		
☐ C9 Rehab/construction or DSCR income docs; program forms signed		
D · Underwriting to funding		
☐ D1 Pre-underwritten against UW checklist; submitted		
☐ D2 All conditions cleared; Clear to Close issued		
☐ D3 Dated documents re-verified at Clear to Close		
☐ D4 Settlement statement matches term sheet		
☐ D5 Wire to Title guide sent; cash to close confirmed at title		
☐ D6 Closing package signed and checked		
☐ D7 Funded; recording, final title policy and insurance collected		
☐ D8 Closed package uploaded; loan marked Funded		

Reviewer sign-off _____ Date _____

CR EQUITY AI · SIZING REFERENCE · REV. 11/07/2026

Who qualifies, and how far we lend

Eligibility gates — check before sizing

- ☐ Entity borrower: LLC, LP, corporation or trust
- ☐ Not RV/trailer park or manufactured housing
- ☐ Credible exit: sale, refinance or hold
- ☐ Business purpose; no primary or second home
- ☐ At or above program minimum loan amount
- ☐ Short-, mid- and long-term rentals all OK

Bridge max LTV by experience and FICO

Purchase, Fix & Flip, Construction

Completed projects	660–699	700–719	720+
First-time	70%	75%	80%
1–2	75%	80%	85%
3–5	80%	85%	90%
6–9	85%	90%	93%
10+	85%	90%	**95%**

Below 660 FICO, by asset: SFR 90 · Multifamily 80 · Retail 70 · Industrial, Storage, Mixed-use 65 · Office, Hospitality 60 · Land 55. SFR non-owner-occupied bridge capped at 90%.

Foreign National max LTV

ID status and experience set the tier

Valid visa or permanent status + **investor experience**	**75%** 70% cash-out
Valid visa or permanent status, first-time (no experience)	**65%**
Expired visa + **FICO + investor experience**	**70%**
Expired visa, otherwise	**65%**

Never decline for an expired visa or no experience. Re-size, re-issue the term sheet, note the tier in the file. No mixed-use or 5+ units on FN.

Program numbers to know

$75K min
Purchase, Fix & Flip, DSCR, Construction

100% LTC
Fix & Flip only: 3+ completed projects and loan ≤ $1M

1.00x DSCR
DSCR refi: 7.00% floor, 1.50% origination, 0.50% exit

80% / 70%
DSCR purchase: SFR non-owner-occupied / commercial

50% LTV
F.L.E.X. 50: flat 15%, 6 points, 12-mo interest reserve, no min FICO

$100K min
Small Balance Commercial: up to 80% LTV, from 11%

Published maxima from crequity.ai/programs and crequity.ai/faq; final LTV is set in underwriting. Rates, terms and fees not published: use the internal rate sheet.

CR EQUITY AI · FOR BORROWERS AND BROKERS

How fast can I close?

9–15 days

typical close on a complete file

As fast as **24–48 hours once title is clear** on Fix & Flip and F.L.E.X. 50 loans.

≈ 5 min

to see your terms, soft credit pull only

24 hrs

to sign your term sheet before it expires

≈ 4 hrs

for an underwriting decision on a complete file

The clock starts when your file is complete. Most delays come from missing documents, missing signatures, or bank statements and IDs that expire before closing.

Upload these to close on time

BORROWER AND FINANCIAL

- 12 months of bank statements, latest within 30 days
- Personal Financial Statement for each guarantor
- Proof of funds for down payment, costs and reserves

IDENTITY

- Driver's license or government photo ID, valid through closing
- Foreign nationals: passport with U.S. visa or immigration documents, or ITIN

ENTITY

- Articles of Organization and Operating Agreement
- Certificate of Good Standing and EIN letter
- Resolution naming who signs for the entity

TRANSACTION

- Purchase contract signed by all parties, in the entity's name
- Insurance naming CR Equity AI as mortgagee / loss payee
- Title commitment and preliminary settlement statement

Business-purpose loans to entity borrowers.
Full list by loan type: crequity.ai/library

Programs and terms: crequity.ai/programs
Submit a deal: deals@crequity.ai