



Residential & Multifamily Investor Programs

One program, three tiers — from small balance to luxury and portfolio-scale financing

	Small Balance	Mid-Market	Luxury & Portfolio
Loan Size	\$50K – \$3M	\$3M – \$15M	\$15M – \$30M+
Leverage	Up to 90% LTC, 70–75% ARV	Up to 80% LTV / 85% LTC / 75% LTARV	Up to 80% LTV / LTC
Asset Class	1–4 unit residential	1–4 unit residential, multifamily ≤20 units	Multifamily, rental portfolios, luxury SFR
Loan Products	Fix & flip, ground-up, DSCR	Bridge, rehab, ground-up construction	Bridge, ground-up, blanket portfolio loans
Term	12 months, or 30-yr fixed (DSCR)	6–24 months, fixed rate, interest-only	Interest-only or 30-yr fixed
Geography	Nationwide	Nationwide	Nationwide
Experience	All levels considered	Experienced sponsor preferred	Experienced sponsor preferred

Scenario Highlights

- ✓ One program, every size — from a single rehab to a \$50M portfolio
- ✓ Ground-up construction available at every tier
- ✓ Luxury single-family and multifamily projects, Hamptons to California
- ✓ No-ratio DSCR options — no personal income documentation
- ✓ Foreign investors eligible
- ✓ Purchase, rate-term refinance, and cash-out

At Golden Bridge Capital, we specialize in creative lending solutions for real estate transactions across a wide range of asset classes. Our platform is built for speed and reliability — enabling us to move quickly, structure deals thoughtfully, and deliver custom financing solutions with confidence to meet the needs of clients who are underserved by traditional lenders.



TONY LIU
917-703-1969
tony.liu@goldenbridgecap.com



JERRY AHN
516-848-2763
jerry.ahn@goldenbridgecap.com