



EASY STREET CAPITAL

INVESTOR TOOLKIT

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INTRODUCTION

Real estate investing involves real decisions, real capital, and real risk.

Whether you are evaluating your first opportunity or expanding an established portfolio, every deal requires thoughtful analysis, careful execution, and a clear plan.

You may be assessing potential properties, managing renovations, evaluating cash flow, or preparing for long-term rental performance. Each step plays a role in determining whether a project succeeds.

What investors need is financing that supports those decisions instead of slowing them down.

This Investor Toolkit was created to help you move forward with clarity and confidence. Inside, you will find a clear path through our 3-Step EasyExperience, guidance on which loan fits your strategy, and a breakdown of what to expect throughout the lending process. You will also find tools to help you prepare your deal, protect your profit margins, evaluate exit strategies, and move efficiently from opportunity to closing.

Our role is simple. We guide. You execute.

This toolkit is designed to support you at every stage of your investment strategy. Use it to move forward with confidence knowing you have a lending partner built to support how you invest.

When financing works in your favor, your profits do too.

ABOUT US

Easy Street Capital is a private real estate lender built by investors, for investors. Founded by experienced real estate professionals who understand the frustrations of traditional and hard money financing, the company was created to deliver a better lending experience.

What often slows investors down is financing. Easy Street serves as the guide, providing fast, flexible loan solutions for fix and flips, rental properties, and new construction projects.

The mission is simple: Make financing easy so investors can stay focused on growing profitable portfolios. Every product and process is designed with one priority in mind: put the investor first.

FOUNDED IN
2016

Built by Investors, For Investors

WHICH LOAN FITS YOUR STRATEGY?

Fix and Flip Loans

Fix and Flip loans are short-term financing solutions designed for investors purchasing properties that require renovation before resale. These loans typically cover both the acquisition and rehab costs, allowing investors to preserve capital while completing improvements. Terms are structured around projected after-repair value and expected timeline, making this option ideal for value-add projects ranging from light cosmetic updates to full rehabs. The goal is to provide speed and flexibility to execute efficiently and exit profitably.

DSCR Rental Loans

DSCR (Debt Service Coverage Ratio) Rental Loans are long-term financing solutions for investors acquiring or refinancing income-producing rental properties. Qualification is based primarily on the property's cash flow rather than the investor's personal income, making it easier to scale a rental portfolio. These loans are commonly used for single-family and small multifamily properties and are structured to provide stable, predictable financing that aligns with long-term investment strategies.

New Construction Loans

New Construction loans are designed for investors and builders developing residential properties from the ground up. Financing may include lot acquisition and construction costs, with funds disbursed through a draw schedule tied to project milestones. These loans are structured around realistic build timelines and project budgets, supporting investors through each phase of construction until completion and sale or refinance.

LOAN PROGRAM GUIDES

Click on each graphic below for everything you need to know about each program.

EASYFIX

Easy Street Capital's industry-leading Fix & Flip / Bridge loan program for fast acquisitions and renovations

EASYRENT

Easy Street Capital's DSCR rental loan program for income-producing properties

EASYBUILD

Easy Street Capital's ground-up construction loan program for new residential builds

EASY STREET CAPITAL LOAN PROGRAMS

Click on each logo for current rates and terms.

EASYFIX

EasyFix provides short-term financing for investors focused on renovation and resale projects. Financing is structured around after-repair value and can cover both purchase and rehab costs. Interest-only payments, no appraisals, and fast closings, often in as little as 48 hours, help protect timelines and margins.

EASYRENT

EasyRent offers long-term DSCR financing for income-producing rental properties. Qualification is based primarily on the property's cash flow rather than personal income, making it ideal for investors scaling single-family and small multifamily portfolios.

EASYBUILD

EasyBuild is designed for ground-up residential construction projects. Financing can include lot acquisition and construction costs, with funds disbursed through a draw schedule aligned with project milestones.

THE EASYEXPERIENCE STARTS HERE.



1. Submit Your Deal

Get your deal in front of underwriting quickly with clear, organized documentation. Preparation here creates leverage. Our streamlined application guides you through the information underwriting needs to evaluate your project efficiently.



2. Lock Reliable Terms

Once reviewed, you'll receive preliminary terms structured around your strategy, experience, and the specifics of your deal. Final approval is subject to valuation, title, and documentation verification, with transparency at every step.



3. Close & Execute With Dedicated Support

Once conditions are satisfied, funding can occur in as little as 48 hours (EasyFix and EasyBuild) in certain scenarios with complete documentation. From closing through payoff, your loan team supports servicing, draws, and inspections, so you stay focused on execution.

THE LOAN PROCESS

EASYFIX EASYBUILD

1 Underwriting Review

Your deal is evaluated for feasibility, valuation alignment, and structure strength.

2 Processing & Final Approval

Final terms are confirmed, title is ordered and reviewed, loan documents are prepared, closing disclosures are issued.

3 Servicing

Once your loan is funded, servicing manages the life of the loan. This includes monthly statements, interest payments, payoff statements, and extensions.

4 Draws

Funds are released in stages after inspections confirm completed work.

5 Payoff

A payoff statement is issued to the title company, lien is released upon receipt of funds, final proceeds are calculated.

THE LOAN PROCESS

EASYRENT

1

Preliminary Underwriting

Your credit, background, public records, and tax cards are reviewed to confirm the accuracy of the initial figures.

2

Processing & Appraisal

Third-party orders are placed for title and appraisal, and your required items are reviewed and approved.

3

Final Underwriting

Final terms are confirmed and your loan is sent for Clear to Close.

4

Closing

Loan documents are finalized and signed, closing disclosures are issued, and funds are released once all conditions are met.

5

Servicing

After funding, your loan moves to servicing for monthly statements, payment processing, and ongoing support.

FAQ'S

Click on the arrow to explore frequently asked questions for each loan program.

EASYFIX



EASYRENT



EASYBUILD



DEAL READINESS CHECKLIST

✓ Property & Deal Information

- Property address and/or executed purchase contract
 - Basic property details (type, square footage, year built)
 - Purchase price
 - Estimated closing date
-

✓ Renovation Plan

- Detailed scope of work
 - Contractor relationships
 - Materials vendors
 - Estimated project timeline
-

✓ Execution Details

- Sufficient Liquidity
 - Valid entity (if purchasing in LLC)
 - Partnership agreements in place (if applicable)
 - Timeline aligned with loan terms
-

✓ Exit Strategy Confirmation

- Desired exit strategy (sale or refinance)
- Backup exit strategy
- Resale price or refinance value supported by comps
- Estimated after-repair-value (ARV)

AFTER CLOSING

→ **Log Into Your Borrower Portal** (Click to log in)

Access your loan documents, statements, and servicing details in one place. Keep everything centralized so you stay in control of your investments.

→ **Review Your Payment Schedule**

Confirm your first payment date, payment structure, and due dates. Set reminders to avoid unnecessary fees.

→ **Schedule Draw Requests**

For fix & flip and construction loans, track project milestones, submit draw requests promptly, and upload required documentation.

→ **Monitor Your Project Timeline**

Execution speed protects profits. Confirm contractor timelines, track material delivery, reassess scope if needed, and adjust your resale or refinance timeline proactively.

→ **Maintain Insurance Coverage**

Ensure builder's risk or property insurance remains active throughout the life of the project. Coverage protects both your investment and yourself.

→ **Plan Your Exit Early**

If selling, coordinate with your real estate agent early to begin pre-marketing the project. If refinancing, begin exploring permanent options before project completion.

PROTECTING PROFIT MARGINS

Execution is only half of the equation. Strong Investors plan for variables before they appear.

1

Build a Contingency Reserve

Industry standard: 10–20% of rehab budget.

Example:

\$50,000 rehab → Budget \$55,000–\$60,000.

Unexpected issues are common. Plan accordingly.

2

Be Conservative With ARV

An ARV miss can impact profits. Consider:

- Pulling 3–5 recent comparable sales
- Adjusting carefully for condition and location
- Avoiding over-optimistic projections
- Consider external factors (busy streets, lot conditions, etc.)

3

Account for Holding Costs

Some costs are overlooked and can add up.

Factor in:

Property Taxes, Insurance, Utilities

CASE STUDIES

INVESTOR STORY #1



Easy Street Capital structured the loan with **\$760,000 for acquisition** and an **\$80,000 rehab budget**, supporting a projected **ARV of \$1.175 million**. With interest-only payments at **9.90%** and **1.5 points**, the investor preserved capital throughout the renovation and completed the project in under a year. By executing efficiently and controlling costs, the investor captured **\$100,000+ profit**, while the streamlined draw schedule kept the focus on execution, not red tape.

INVESTOR STORY #2



After two traditional lenders stalled the deal, a Texas investor couple turned to Easy Street Capital to finance a five-bedroom waterfront short-term rental. Easy Street funded the **\$711,920 purchase in under 30 days** with a **30-year DSCR loan at 6.75%** and **80% LTV**. With strong projected rents supporting a **1.26x DSCR**, the property now generates approximately **\$1,000/month** in passive cash flow, creating consistent income and long-term portfolio stability.

INVESTOR STORY #3



With approved plans and permits in place, Easy Street Capital provided **100% of the construction financing** to keep the project moving efficiently. Backed by the borrower's new-build experience and strong credit profile, the project progressed smoothly with **48-hour milestone-based draws**. Positioned in a desirable infill location with strong resale demand, the completed home is projected to deliver a **\$70,000+ profit**.

TESTIMONIALS

Justin C.

The best hard money lender you can find. Almost lost out on a deal and Easy Street was able to find in 2 days! I just completed my project and can't wait to use them on the next one!



Kameron B.

Had the pleasure of meeting the team at Easy Street Capital today and I must say, the experience was top-notch! Their professionalism and dedication shone through in our interaction. I'm genuinely excited about the possibilities and look forward to collaborating more with them in the future. Highly recommend!



Jared P.

So nice to find a hard money lender that under promises and over delivers. Not only some of the best terms, but incredible communication, quick & accurate underwriting, and they don't get cold feet on the day of closing (btw my experience is ESC closes much quicker than most other lenders).



FUNDING YOUR NEXT DEAL



The strongest investors don't hesitate when opportunity aligns with preparation.

They move.

At **Easy Street Capital**, our role is simple:
Provide clear terms.
Move quickly.
Structure capital responsibly.
Stay reliable from submission through payoff.

You bring the strategy. We bring the capital to support it.

When financing is predictable, you execute with confidence.
When execution is confident, opportunity compounds.

If you have a deal under contract, or you're evaluating one, take the next step now.

