Madonna Shannon

AGENT WITH EPIQUE REALTY

LEGACY ROOTS BUILDERS

Real Estate Funding Solutions

EPIQUE REALTY

PEOPLE | PURPOSE | PROPERTY | GENERATIONAL IMPACT

INVEST.
BUILD.
CREATE.
LEGACY.

REAL ESTATE FUNDING OPTIONS FOR INVESTORS

FIND YOUR FUNDING

MULTIPLE LENDING SOLUTIONS. REAL OPPORTUNITIES.

PURCHASE | RENOVATE | REFINANCE | EXPAND | BUILD WEALTH

THE RIGHT CAPITAL. FOR THE RIGHT DEAL. AT THE RIGHT TIME.

DSCR LOANS

INCOME-PRODUCING REAL ESTATE MADE SIMPLE

QUALIFY WITH THE PROPERTY, NOT YOUR PERSONAL INCOME.

- Ideal for rental properties
- Qualification based on property cash flow (DSCR)
- Single-family, multifamily, short-term rentals
- Competitive rates and terms
- Foreign nationals may qualify

TYPICAL CRITERIA

- Credit score: 620+ (varies)
- Down payment: 20–30% (varies)
- DSCR typically 1.0 – 1.25+
- Property must generate rental income
- Reserves may be required

COMMON DOCUMENTS

- Purchase contract or property address
- Rent roll or market rent analysis
- Property operating statement (if available)
- Credit authorization
- Entity documents (if using an LLC)
- Bank statements (varies by lender)

COMMERCIAL LOANS

FUNDING FOR BIGGER VISIONS

INVEST IN GROWTH AND LONG-TERM VALUE.

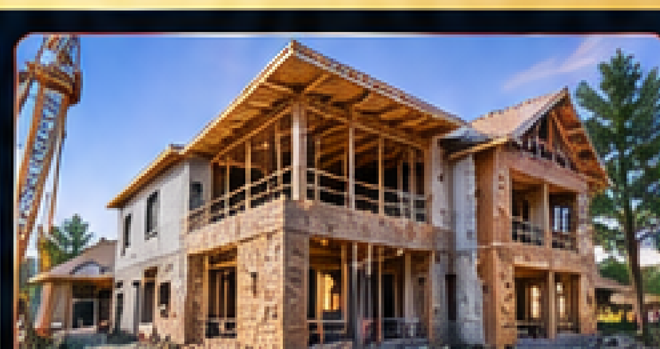
- Office, retail, multifamily, hospitality, mixed-use
- Purchase, refinance, or cash-out
- Flexible structures
- Competitive rates and terms
- Work with experienced commercial lenders

TYPICAL CRITERIA

- Credit score: 660+ (varies)
- Down payment: 20–30%+
- DSCR/NOI analysis
- Borrower experience (helpful)
- Liquidity and net worth (varies)

COMMON DOCUMENTS

- Last 3 years P&L
- YTD financials
- Operating statement (OI&E)
- Rent roll
- Appraisal, surveys, Phase I (as required)
- Entity documents
- Personal financial statement (varies)



HARD MONEY LOANS

FAST CAPITAL FOR REAL ESTATE INVESTORS

SPEED. FLEXIBILITY. OPPORTUNITY.

- Quick closings (often 7–14 days)
- Ideal for fix & flip or value-add
- Asset-based lending
- Short-term loans (6–24 months)
- Higher leverage options available
- When traditional banks say no, we find a way

TYPICAL CRITERIA

- Credit score: 580+ (varies)
- Down payment: 20–30%
- Exit strategy required
- Property value and condition
- Experienced investors preferred

COMMON DOCUMENTS

- Purchase contract
- Scope of work / rehab budget
- Property photos or inspection
- Credit authorization
- Entity documents (if applicable)
- Bank statements (varies)

PRIVATE LENDING

CREATIVE SOLUTIONS FOR UNIQUE DEALS

TAILORED CAPITAL FOR YOUR INVESTMENT GOALS.

- Flexible terms and structures
- Short or long-term options
- Ideal for investors and business owners
- Purchase, refinance, or equity
- Relationship-based lending
- Solutions for deals that don't fit traditional banks

TYPICAL CRITERIA

- Deal-based approval
- Down payment: 10–30% (varies)
- Clear exit strategy
- Borrower experience (helpful)
- Property type and value

COMMON DOCUMENTS

- Deal summary
- Purchase contract (if applicable)
- Property information
- Credit authorization
- Entity documents
- Financials (varies by lender)

Let's Build Together

CALL MADONNA TODAY

214-901-0149

vacards.com/madonna

MORE DEALS.
STRONGER COMMUNITIES.
LASTING GENERATIONS.

REAL ESTATE | FUNDING | PARTNERSHIPS | RESULTS | GENERATIONAL WEALTH