



# Multifamily Lending Guide

A Guide to Financing Rates in Tennessee

**August 2025**

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**Market:** Nationwide Lending

**Rates:** 5.25% – 9%

**Amount:** \$1m – \$150m

**Terms:** 3 – 30 years

**Amortization:** Up to 30 years

**Special Offers:**

Interest only options. Renovation financing available. Non-Recourse options available.



# Bravo Funding Solutions

Raymond Bravo

815-405-8198

[raymond@bravofundingsolutions.com](mailto:raymond@bravofundingsolutions.com)

**Market:** Nationwide Lending

**Rates:** 6.5% – 8%

**Amount:** \$100k – \$10m

**Terms:** 5, 7, or 30 year

**Amortization:** 30 year

**Contract to Close:** 15–60days

**Special Offers:**

DSCR and Rehab/New Construction Opportunities



# Liberty FCU

## Heath Majors

502-718-3168  
hmajors@libertyfcu.org

**Market:** Tennessee, Kentucky, Indiana

**Rates:** Call for rates

**Amount:** \$250K – \$10m

**Terms:** 5–7 year fixed with potential of a term up to 10 years

**Amortization:** Up to 25 years

### **Special Offers:**

Interest only options then convert to P&I. DSCR minimum is typically 1.10. No prepayment penalties of any kind.



# OnPoint Mortgage

Steffen Cushing

714-244-6894  
scushing@onpointmtg.net

**Market:** TN, FL, VA, MI, CA, WA and NC

**Rates:** 4.75% - 7.5%

**Amount:** \$250k - \$3m

**Terms:** 3,5,7 and 30 year

**Amortization:** 10-30 years

**Contract to Close:** 20 days

**Special Offers:**

For primary purchase loans on SFR or small multi units. FHA 3/1 and 5/1 ARM rates being in the 4's. Primary conventional purchase on small multi units just 5% down payment



# Republic Bank

Tim Westergard

615-995-1242

[twestergard@republicbank.com](mailto:twestergard@republicbank.com)

**Market:** Middle Tennessee

**Rates:** 7.5-7.75%

**Amount:** \$100k - \$15m

**Terms:** 3,5,7 year fixed options on a 10 year term

**Amortization:** 20 Years

**Special Offers:**

For larger deals (\$1 million+) with qualifying clients, we can offer 5 yr SWAP financing with rates as low as 1 Month CME Term SOFR + 2.5% with up to a 25 year amortization.



# Sonata Bank

Brent Bythewood

615-891-0224

[brent.bythewood@sonatabank.com](mailto:brent.bythewood@sonatabank.com)

**Market:** Middle Tennessee and surrounding Counties

**Rates:** 6.75%-7.75%

**Amount:** \$500,000 - \$4.5m

**Terms:** 3,5, or 7 years

**Amortization:** 25 Years

**Special Offers:**

Interest only available in some cases. CapEx financing available.





# Success Mortgage Partners, Inc.

Clint Porter

865-335-2651

cporter@fmloans.com

**Market:** TN, AL, AR, FL, GA KY, NC, SC + Nation Wide **DSCR**

**Rates:** 6.875-7.875%

**Terms:** 2-30 years

**Amortization:** 30-40 years

**Amount:** Up to \$4m

**Special Offers:** Interest only options, fixed options, short term/long term rental, we will use projected income from appraisal on short term or long term even for first time investors, we can use AIRDNA data for projected rental on short term , 0-3 year prepayment penalty options, minimum loan size \$250k and maximum loan size \$3.5 million, single family and multi family (2-4 Units) options, non warrantable condo options.



# Traditions First Bank

Gretchen Hancock

931-387-6144

[gretchenhancock@traditionsfirstbank.com](mailto:gretchenhancock@traditionsfirstbank.com)

**Market:** Montgomery County (Clarksville) and Surrounding Counties

**Rates:** 7.25% - 8.25%

**Amount:** \$250,000 - \$5m

**Terms:** 3 - 5 years

**Amortization:** 20-25 Years

**Special Offers:**

Interest only available on new properties for stabilization



# Tropical Loans

Joaquin Mejia

305-849-5399

joaquinjmd@yahoo.com

**Market:** Nationwide Lending

**Rates:** Starting at 6.32%

**Amount:** \$200K-\$50m

**Terms:** 2-30 years

**Amortization:** 30-40 years

**Contract to Close:** 20-45 days

**Special Offers:** Multifamily stabilized purchase up to 85% ltv, portfolio of properties up 80%, multi family needing rehab up to 90 purchase and 100% rehab, mix uses up to 90% cltv, purchase, refinance, rates start @ 6.32%, cash out up to 75% on stabilized properties, 20-45 days closing depending on the loan program, fix/flip renovations 1-4 units up to 100% on purchase-100% rehab



# Volunteer State bank

Michael Williams

615-587-1655

[mwilliams@volstatebank.com](mailto:mwilliams@volstatebank.com)

**Market:** Middle Tennessee

**Rates:** 7.17% - 7.97% or Spread on 30 Day SOFR average

**Amount:** \$500,000 to \$7.5m

**Terms:** 3, 5, and 7 year

**Amortization:** 20 or 25

**Contract to Close:** 45-65 Days

**Special Offers:**

Interest only is an option if updates to the property are required.



# Walker & Dunlop

Jack Pomerantz

678-699-0628

[JPomerantz@walkerdunlop.com](mailto:JPomerantz@walkerdunlop.com)

**Market:** Nationwide Lending

**Rates:** Fannie Mae & Freddie Mac (5.5%-6.5%)

**Amount:** \$1m - \$100m

**Terms:** 5,7 & 10 year terms

**Amortization:** 30 Years

**Special Offers:**

Interest only available and step-down prepaids.



# MCL Private Lending

Neal Lampley

615-377-6589  
info@mcl-pl.com

**Market:** Hard Money

**Rates:** 10%-12%

**Amount:** \$10,000- \$100,000

**Terms:** 90 days - 1 year

**Amortization:** 5 Years

**Special Offers:**

Interest only available and step-down prepaids.



# UrbanGate Capital

Jonathan Booker

[jonathan@urbangatecapital.com](mailto:jonathan@urbangatecapital.com)

**Market:** Hard Money in TN

**Rates:** 12% annualized, 3% origination

**Amount:** Amount Varies

**Terms:** 6-12 months

**Amortization:** Varies

**Special Offers:**

Lending up to 100% of purchase price, no more than 85% of as-is value, time to close is 3 weeks



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