

# Multifamily Lending Guide

A Guide to Financing Rates in Tennessee

October 2025

## **Table of Contents**

Multifamily Lending Guide - October 2025

| 1. BWE | 7. Success Mortgage Partners, Inc. |
|--------|------------------------------------|
|        |                                    |

- 8. Traditions First Bank 2. Bravo Funding Solutions LLC
- 3. Liberty Federal Credit Union 9. Tropical Loans
- 4. OnPoint Mortgage 10. Volunteer State Bank
- 5. Republic Bank 11. Walker & Dunlop
- 12. MCL Private Lending 6. Sonata Bank
  - 13. UrbanGate Capital

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## **BWE**Nick Harb

704-774-9285 nick.harb@bwe.com

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**

815-405-8198

Raymond Bravo raymond@bravofundingsolutions.com

Market: Nationwide Lending

**Rates:** 5.5% - 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 ARMs 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

Market: Middle Tennessee

**Rates:** 7-7.5%

**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

**Market:** Middle Tennessee and surrounding Counties

Rates: 270-325 basis points over the 5 year treasury

**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. 865-335-2651 Clint Porter 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:** DSCR programs have expanded to include construction loans, and new HELOC options are now available for investment properties.



## **Traditions First Bank**

931-387-6144

**Gretchen Hancock** 

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 5.25%

**Amount:** \$100K-\$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 @ 5.25%, 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

**Market:** Middle Tennessee

**Rates:** 6.84% - 7.73% or Spread 2.9% to 3.5% 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

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 prepays.



# 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 prepays.



## UrbanGate Capital Jonathan Booker

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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