



Multifamily Lending Guide

A Guide to Financing Rates in Tennessee

February 2026

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BMC Capital

Grant Garlock

626-824-3535

ggarlock@bmccapital.com

Market: Lending nationwide except ID, NV, ND, SD, UT, and VT

Rates: Mid 5% to low 6%, depending on DSCR, credit, market tier, and prepay.

Amount: Call/Email to Inquire

Terms: 30-year fixed; 5/6, 7/6, and 10/6 ARMs

Amortization: 30-year amortization / Interest-Only

Special Offers: Key features include up to 80% LTV on SFRs and 75% on small multifamily, cash-out up to \$500,000 (higher case-by-case), delayed purchase up to 180 days, portfolio loans up to 20 properties with partial releases, Section 8 allowed with experience, and streamlined fix-and-flip to permanent financing.



Bravo Funding Solutions

Raymond Bravo

815-405-8198

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



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.



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.



Lument

Jack Pomerantz

678-699-0628

jack.pomerantz@lument.com

Market: Nationwide Lending

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

Amount: \$1M - \$100M

Terms: 5, 7 or 10 years

Amortization: 30 Years

Special Offers:

Interest only available and step-down prepaids



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



Pathway Lending

Tracy Mitchell

901-565-5539

tracy.mitchell@pathwaylending.org

Market: Affordable & Income Aligned Multifamily Housing

Rates: Based on impact - Call for rates

Amount: \$250K-\$8M

Terms: 5 – 15 years (may consider alternative terms case by case)

Amortization: 30 years

Contract to Close: 45-60 days

Special Offers: Terms include a 30-year amortization, a minimum 1.15x debt service coverage ratio, and maximum LTVs of up to 90% for LIHTC projects and up to 80% for other affordable housing. Financing is available for acquisitions and construction, as well as mini-permanent, permanent, gap, and bridge loans.



Republic Bank

Tim Westergard

615-995-1242

twestergard@republicbank.com

Market: Middle Tennessee

Rates: 6.5% - 7.25%

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.



Success Mortgage Partners, Inc.

Clint Porter

865-335-2651

cporter@smpratecom

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.



Tropical Loans

Joaquin Mejia

305-849-5399

loan@tropicalloan.com

Market: Nationwide Lending

Rates: Starting at 5%

Amount: \$100K-\$50M

Terms: 2-30 years

Amortization: 30-40 years

Contract to Close: 20-45 days

Special Offers: Stabilized multifamily purchases up to 85% LTV; property portfolios up to 80% LTV; value-add multifamily with up to 90% purchase and 100% rehab financing; mixed-use properties up to 90% CLTV; purchase and refinance options with rates starting at 5.25%; cash-out refinances up to 75% on stabilized assets; 20-45 day closings depending on program; fix-and-flip financing for 1-4 units with up to 100% purchase and 100% rehab coverage.



Volunteer Bank

Michael Williams

615-587-1655

michael.williams@volunteer.bank

Market: Middle Tennessee

Rates: 6.67% - 7.73%

Amount: \$500K 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.



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

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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A LENDER?**
IF YOU WANT TO BE ON THIS LIST

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