



# Multifamily Lending Guide

A Guide to Financing Rates in Tennessee

April 2026

# Table of Contents

Multifamily Lending Guide - April 2026

**1. BMC Capital**

**2. Bravo Funding Solutions LLC**

**3. BWE**

**4. Liberty FCU**

**5. Lument**

**6. OnPoint Mortgage**

**7. Pathway Lending**

**8. Republic Bank**

**9. Success Mortgage Partners**

**10. Tropical Loans**

**11. Volunteer Bank**

**12. MCL Private Lending**

**13. UrbanGate Capital**

Disclaimer: The information provided in this guide is based on submissions from lenders and is intended for informational purposes only. Residential Investment Advisors does not guarantee the accuracy, completeness, or applicability of the rates and terms listed. Loan availability, terms, and rates are subject to change at any time and should be independently verified with the lender. We are not liable for any financial decisions or outcomes resulting from the use of this guide.



# BMC Capital

Grant Garlock

626-824-3535

[ggarlock@bmccapital.com](mailto:ggarlock@bmccapital.com)

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

**Rates:** 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](mailto: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 prepaays



# 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](mailto: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](mailto: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](mailto: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](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



Time to Raise Rents?

# Get a Free Market Rent Report



Scan or Visit

[www.ria-inc.com/market-rent-report](http://www.ria-inc.com/market-rent-report)



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

**Email Us:** [admin@RIA-INC.com](mailto:admin@RIA-INC.com)



**CONTACT  
INFORMATION**

**EMAIL** 

[admin@RIA-INC.com](mailto:admin@RIA-INC.com)

**OFFICE** 

615-965-8800

**ADDRESS** 

405 Two Mile Pike Suite 101  
Goodlettsville, TN 37072

**WEBSITE** 

[www.RIA-INC.com](http://www.RIA-INC.com)

 [residential-investments-advisors](https://www.linkedin.com/company/residential-investments-advisors)

 [InvestmentAdvisors](https://www.instagram.com/InvestmentAdvisors)

 [residentialinvestmentsadvisors](https://www.facebook.com/residentialinvestmentsadvisors)