RIA
RESIDENTIAL INVESTMENT ADVISORS

Multifamily **Lending Guide**

A Guide to Financing Rates in Tennessee

October 2026

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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

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

Rates: Starting at 6.125%, 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. Mixed use and multi unit purchases/re-finance specials

BWE

Nick Harb

704-774-9285

nick.harb@bwe.com

Market: Nationwide Lending

Rates: 5.75% - 6.5%

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 (6% - 7%)

Amount: $1M - $100M

Terms: 5, 7 or 10 years

Amortization: 30 Years

Special Offers:

Interest only available and step-down prepays

OnPoint Mortgage

Steffen Cushing

714-244-6894
scushing@onpointmtg.net

Market: TN, FL, VA, MI, CA, WA, NC, TX and GA

Rates: 5.5% - 7.875%

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/ house hack SFR or 1-4 unit Multi-units. Conventional, DSCR, Non-QM financing available on residential properties

Pathway Lending

Tracy Mitchell

901-565-5539

tracy.mitchell@pathwaylending.org

Market: Workforce, 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: 6.75% - 7.4%

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. 4 yr Interest only term available for new construction and development for loan amounts above $2 million. Rate of 1 Month SOFR + 2.65%

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. Fix and flip financing, 90% LTC and 100% of renovation costs. DSCR programs with no ration up to 75% LTC.

Tropical Loans

Joaquin Mejia

305-849-5399

loan@tropicalloan.com

Market: Nationwide Lending

Rates: Starting at 7%

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.

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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IF YOU WANT TO BE ON THIS LIST

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