

THUNDERBIRD WHOLESALE

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(646) 914-7025 TRYTHUNDERBIRD.COM

2025

ABOUT US

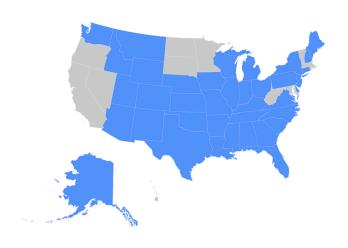
Thunderbird Wholesale is a a Fintech mortgage lender focused on the short-term SFR rental market (Airbnb, VRBO, etc.). Through its proprietary platform, Thunderbird delivers fast, transparent, and seamless access to capital—offering approvals in as little as 15 days through automated underwriting and data–driven valuations. Backed by a nine–figure balance sheet, Thunderbird combines financial strength with scalable infrastructure to support long–term growth for its partners.







NO DOCUMENTATION PROGRAM



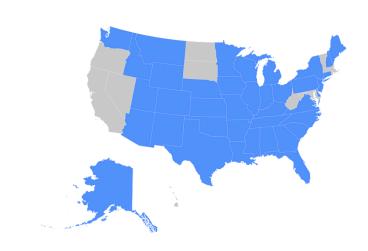
Product	Partial Amortizing
Maximum Term Allowed	36 Months
Prepayment Term	12 Months
Residential Investment Properties	\$250,000
Maximum Term Allowed	\$2,000,000
Interest Rate	16.95%
Payment Frequency	Monthly
Real Estate Lien Position	1st and 2nd position
Type of Real Estate	Residential Investment Properties Only
Documents required	None

Property LTV/CLTV

Lien Position	Senior / First	Junior / Subordinate
Residential Investment Properties	65%	65%



LIMITED DOCUMENTATION PROGRAM



Product	Partial Amortizing
Maximum Term Allowed	36 Months
Prepayment Term	12 Months
Minimum Loan Size - Residential	\$100,000
Minimum Loan Size - Commercial	\$250,000
Maximum Loan Size (per property)	\$2,000,000
Residential Collateral Rate	19.95%
Micro-Residential Collateral Interest Rate	24.95%
Commercial Collateral Interest Rate	29.95%
Payment Frequency	Monthly
Real Estate Lien Position	All
Type of Real Estate	All
Documents Required	Last 3 months of bank statements

Property LTV/CLTV

Lien Position	Senior / First	Junior / Subordinate
Residential	80%	70%
Commercial	60% - 65%	55% - 60%
Industrial	60% - 65%	55% - 60%
Land	25% - 50%	Not Applicable



BENEFITS FOR BROKERS



APPROVALS IN AS LITTLE AS 15 DAYS

Streamlined process - approval in as little as 15 days through automated underwriting process.

Broad eligibility in the majority of U.S. states.



TRUSTED BROKER PARTNERSHIPS

Expedited closing as soon as 5 business days after receipt of clean title.

Up to 2% broker commission!



TECH-DRIVEN PLATFORM

Tech-driven infrastructure – proprietary Fintech platform ensures transparency, seamless interactions, and smarter lending.

Simplified credit and flexible product options (limited documentation and no documentation).



OUR BROKER PORTALS PARTNERS

Loan **NEX**®

LoanNEX is a digital pricing and eligibility platform used in the mortgage industry. It connects lenders and mortgage brokers, allowing brokers to search loan programs and eligibility criteria across multiple lenders in real time. LoanNEX is the first Non–QM broker marketplace in the US.

Zeitro

Zeitro is a lender-broker technology platform focused on streamlining loan origination and communication. Zeitro positions itself as a digital marketplace and workflow tool.



FAQ

What information does a borrower need to provide to apply for a Thunderbird loan?

Basic personal/business information and details about the property(ies) to be pledged. The application process can be completed within 5 minutes.

What are the main requirements for a business to qualify for a Thunderbird loan?

The main requirements include proof of business ownership and financial capacity, along with lendable equity in real estate to secure the loan.

How does existing debt affect a business's eligibility for a Thunderbird loan?

Thunderbird does not require the pledged collateral to be free and clear. Thunderbird specializes in junior lien position lending, and business debt unrelated to the pledged property doesn't affect eligibility.

Can a borrower utilize Thunderbird financing to refinance existing credit card debt?

Yes, borrowers can use Thunderbird financing to refinance existing business-related credit card debt, allowing for more favorable interest rates and payment terms.



APPLICATION PROCESS

SUBMIT APPLICATION

For Brokers

Register to receive your unique Broker ID, which allows you to submit applications on behalf of clients and earn commissions. You'll receive a confirmation email once your registration is complete.

Apply Now



APPLICATION REVIEW

Receive an initial loan offer if qualified.

BORROWER PAYS FEES ONLINE

Inspection Fee: \$150

Title Fee: \$400

Total: \$550



THANK YOU

We are building smarter faster for real estate lending. Thank you for the opportunity to grow Thunderbird into a leader in the space.

(551) 214-2273
TRYTHUNDERBIRD.COM

