



**LOAN CRITERIA**

**Collateral:** Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes

**Rates:** Starting at 7.74%

**Term:** 12 Months

**Loan Amount:** \$50k\*\* - \$2M  
\*\*Minimum Value Requirement of \$75k.

**Credit Score:** 620 Minimum

**LEVERAGE BASED ON EXPERIENCE**

	<b>MAXIMUM LOAN-TO-VALUE (LTV)</b>	<b>MAXIMUM LOAN-TO-COST (LTC)</b>
<b>Purchase</b>	Up to 80% of the As-Is Value	Up to 80% of the As-Is Value
<b>Refinance</b>	Up to 70% of the As-Is Value	N/A
<b>Cash-Out</b>	Up to 65% of the As-Is Value	N/A