



# LONG-TERM RENTAL LOAN PROGRAM

A loan program intended for new and experienced real estate investors seeking long-term rental financing nationwide.

## Benefits for Borrowers



### QUALIFICATION

- 680 Minimum FICO Score
- 6 Months of Cash Reserves
- No Derogatory Public Records in the Past 2 Years



### MAX LEVERAGE

- *Purchase:* Up to 75% of As-Is Value or Up to 75% of Loan-to-Cost
- *Refinance:* Up to 75% of As-Is Value
- *Cash-Out:* Up to 70% of As-Is Value



### LOAN TERMS

- \$100,000 Minimum Property Value
- 30 Year Loan Term
- Amortization Options Available
- 0 to 5 Year Prepayment Options Available
- No Termination Fee



### ELIGIBLE PROPERTIES

- 1-4 Family Real Estate
- Condos
- Townhomes
- Planned Unit Developments (PUD)



### REQUIRED DOCUMENTATION

- Loan Application
- 1 Month of Bank Statements
- Corporate Documents



### PRICING

- \$65,000 Minimum Loan Amount
- \$2,000,000 Maximum Loan Amount

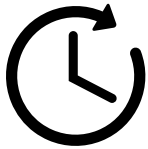


### FEES

- \$25 Credit Check
- Cost of an Appraisal
- Points at Closing
- \$995 Legal Fee at Closing

**Apply Today!**

# LONG-TERM RENTAL LOAN PROGRAM



## Quick Close

Close in 2 to 3 weeks  
or in as little as 10 days  
on repeat business.



## Easy

Low documentation  
and simple application  
process.



## Transparent

All fees and  
payments clearly  
disclosed.

## Max Leverage

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	720+	Up to 75% of the As-Is Value	Up to 75% Loan-to-Cost
	700 - 719	Up to 70% of the As-Is Value	Up to 75% Loan-to-Cost
	680 - 699	Up to 70% of the As-Is Value	Up to 70% Loan-to-Cost

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)
Refinance	720+	Up to 75% of the As-Is Value
	700 - 719	Up to 70% of the As-Is Value
	680 - 699	Up to 70% of the As-Is Value

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)
Cash-Out	720+	Up to 70% of the As-Is Value
	700 - 719	Up to 65% of the As-Is Value
	680 - 699	Up to 65% of the As-Is Value

