



## Rental Property Financing

The best suite of products on the market



For single properties and small portfolios.  
Loans from \$50K-\$2.5MM.



For portfolios with 5 or more properties.  
Loans from \$500K-\$20MM. 30-year term options.

### Program Highlights

30-year term option for all products

Interest only available for single properties and portfolios

Flexible prepayment options

Up to 80% LTV

Non-recourse for premier

5/1, 10/1, and 30-year fixed options

Single loans or portfolios with as few as 2 properties

# Rental Loan Program Summary

	Rental30®	Rental30 Premier®
Purpose	Long-term rental property loan, purchase, or refi For one property or small portfolios (<\$1.5MM)	Long-term rental property loan, purchase, or refi For portfolios of 5+ doors, \$500K minimum loan
Property Type	Single-family, 2-4 units, townhomes, condos All non-owner occupied	Single-family, 2-4 units, townhomes, condos All non-owner occupied
Term	30-year fixed with full amortization 5/1 ARM or 10/1 ARM with 30-year amortization 5-year Interest only, 25-year amortization	Fixed rate, 30-year amortization 5/1 ARM, 30-year amortization 5-year or 10-year interest only balloon 5-year balloon or 10-year balloon with 30-year amortization
Rate Range	Starting at 4.00% Varies based on cash flow, terms, LTV, FICO, prepay option	Starting at 4.00% Varies based on cash flow, terms, LTV, FICO, prepay option
Origination Fee	As low as 1.45%+	As low as 1.0%+
Loan Amounts	\$50K to \$2.5MM	\$500K-\$20MM
Max LTC / LTV	Up to 80%	Up to 75%
Prepayment Penalty	Declining point options. Varies based on selected terms.	Declining points or yield maintenance options. Varies based on selected terms.
Non-recourse	Full recourse	Non-recourse, with standard bad-boy carveouts
DSCR Requirements	>1.20x	>1.15x
Subordinate Debt	Not allowed	Not allowed
Minimum FICO	620	620
Net Worth	n/a	>25% of the loan amount
Bankruptcy Foreclosure Short Sale Deed in Lieu	None in the past 3 years	None in the past 3 years