



LOAN CRITERIA

Collateral: Non-Owner Occupied Multi-Family Real Estate;
5+ Unit Apartments*; Mixed-Use Properties
*Maximum 20 Units.

Rates: Starting at 4.25%

Term: 30 Years

Amortization Options: 30-Year Fixed,
Hybrid ARMS (5/1, 7/1, 10/1) & Interest-Only Options Available

Loan Amount: \$250k - \$2M

Credit Score: 680 Minimum

LEVERAGE BASED ON CREDIT SCORE

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	700+	Up to 75% 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)		FICO	MAXIMUM LOAN-TO-VALUE (LTV)
Refinance	700+	Up to 75% of the As-Is Value	Cash-Out	700+	Up to 70% of the As-Is Value
	680 - 699	Up to 70% of the As-Is Value		680 - 699	Up to 65% of the As-Is Value