



**LOAN CRITERIA**

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

**Rates:** Starting at 3.85%

**Term:** 30 Years

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

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

**Credit Score:** 620 Minimum



**LEVERAGE BASED ON CREDIT SCORE**

	<b>FICO</b>	<b>MAXIMUM LOAN-TO-VALUE (LTV)</b>	<b>MAXIMUM LOAN-TO-COST (LTC)</b>
<b>Purchase</b>	700+	Up to 80% of the As-Is Value	Up to 80% Loan-to-Cost
	680 - 699	Up to 75% of the As-Is Value	Up to 80% Loan-to-Cost
	660 - 679	Up to 70% of the As-Is Value	Up to 70% Loan-to-Cost
	640 - 659	Up to 65% of the As-Is Value	Up to 65% Loan-to-Cost
	620 - 639	Up to 65% of the As-Is Value	Up to 65% Loan-to-Cost

	<b>FICO</b>	<b>MAXIMUM LOAN-TO-VALUE (LTV)</b>		<b>FICO</b>	<b>MAXIMUM LOAN-TO-VALUE (LTV)</b>
<b>Refinance</b>	700+	Up to 80% of the As-Is Value	<b>Cash-Out</b>	700+	Up to 75% of the As-Is Value
	680 - 699	Up to 75% of the As-Is Value		680 - 699	Up to 70% of the As-Is Value
	660 - 679	Up to 65% of the As-Is Value		660 - 679	Up to 60% of the As-Is Value
	640 - 659	Up to 60% of the As-Is Value		640 - 659	Up to 55% of the As-Is Value
	620 - 639	Up to 60% of the As-Is Value		620 - 639	Up to 55% of the As-Is Value