



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

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



MAX LEVERAGE

- *Purchase:* Up to 80% of As-Is Value or Up to 80% of Loan-to-Cost
- *Refinance:* Up to 80% of As-Is Value
- *Cash-Out:* Up to 75% 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

- \$55,000 Minimum Loan Amount
- \$2,000,000 Maximum Loan Amount



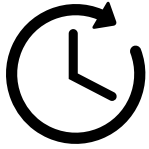
FEES

- \$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	740+	Up to 80% of the As-Is Value	Up to 80% Loan-to-Cost
	700 - 739	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 75% Loan-to-Cost
	660 - 679	Up to 70% of the As-Is Value	Up to 70% Loan-to-Cost

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)
Refinance	740+	Up to 80% of the As-Is Value
	700 - 739	Up to 80% of the As-Is Value
	680 - 699	Up to 75% of the As-Is Value
	660 - 679	Up to 65% of the As-Is Value

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)
Cash-Out	740+	Up to 75% of the As-Is Value
	700 - 739	Up to 75% of the As-Is Value
	680 - 699	Up to 70% of the As-Is Value
	660 - 679	Up to 60% of the As-Is Value

