



Long-Term Rental Financing

Obtain long-term rental financing with 30-year terms and rates starting at 4.75%.

LOAN CRITERIA

Collateral:

Non-Owner Occupied 1–4 Family Real Estate; Condos; Townhomes; Planned Unit Development (PUD)

Rates:

Starting at 4.75%

Term:

30 Years

Loan Amount:

\$50K–\$2M

LTV:

Purchase: The Lesser of Up to 80% of the As-Is Value or Up to 80% Loan-to-Cost

Refinance: Up to 80% of the As-Is Value

Cash-Out: Up to 75% of the As-Is Value

Property Value:

“As-Is” Appraised Value Must Be Greater Than \$100K

Credit Score:

650 Minimum

Debt Service Coverage Ratio (DSCR):

1.10



APPLY TODAY!



Long-Term Rental Financing

Fast Financing that Fits Your Real Estate Investments

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	720+	Up to 80% of the As-Is Value	Up to 80% Loan-to-Cost
	700 – 719	Up to 75% 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
	650 – 659	Up to 65% of the As-Is Value	Up to 70% Loan-to-Cost

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)
Refinance	720+	Up to 80% of the As-Is Value
	700 – 719	Up to 75% 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
	650 – 659	Up to 60% of the As-Is Value

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)
Cash-Out	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
	660 – 679	Up to 60% of the As-Is Value
	650 – 659	Up to 55% of the As-Is Value

