



## Long-Term Rental Financing

Obtain long-term rental financing with 30-year terms and rates starting at 6.875%.

### LOAN CRITERIA

#### Collateral:

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

#### Rates:

Starting at 6.875%

#### Terms:

5, 7, 30 Years

#### Loan Amount:

\$50,000-\$5,000,000

#### 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:

660 Minimum

#### Debt Service Coverage Ratio (DSCR):

1.0



**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

