



## Long-Term Rental Financing

Obtain long-term rental financing with 30-year terms.

### LOAN CRITERIA

**Collateral:**

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

**Term:**

30 Years

**Loan Amount:**

\$75K–\$1.5M

**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 \$115K  
Subject to Increase Based on Location

**Credit Score:**

680 Minimum

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

1.05



**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)
<b>Purchase</b>	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

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)
<b>Refinance</b>	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

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)
<b>Cash-Out</b>	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

