



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)
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

	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

	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

