



### STABILIZED BRIDGE

### FIX AND FLIP

	SINGLE-FAMILY	MULTI-FAMILY	SINGLE-FAMILY	MULTI-FAMILY
LENDING CRITERIA				
Loan Term	12 Months	18 Months (Extension Options Available)	12 Months	18 Months (Extension Options Available)
Min. Loan Amount	\$50k	\$250k	\$50k	\$250k
Min. Property Value	\$75k	\$50k Per Door	\$50k	\$35k Per Door
Max Loan Amount	\$2M	\$5M	\$2M	\$5M
LTV	<b>Purchase:</b> The Lesser of Up to 80% of the As-Is Value or up to 80% Loan-to-Cost	<b>Purchase:</b> Up to 75% of the As-Is Value	<b>Purchase:</b> Up to 90% of the Purchase Price + 100% of Renovation Costs	<b>Purchase:</b> Up to 80% of the Purchase Price + 100% of Renovation Costs
	<b>Refinance:</b> Up to 70% of the As-Is Value	<b>Refinance:</b> Up to 70% of the As-Is Value	<b>Refinance:</b> Up to 72.5% of the As-Is Value + 100% of Renovation Costs	<b>Refinance:</b> Up to 70% of the As-Is Value + 100% of Renovation Costs
	<b>Cash-Out:</b> Up to 65% of the As-Is Value	<b>Cash-Out:</b> Up to 60% of the As-Is Value	<b>Cash-Out:</b> Up to 65% of the As-Is Value + 100% of Renovation Costs	<b>Cash-Out:</b> Up to 65% of the As-Is Value + 100% of Renovation Costs
Minimum FICO	620	620	620	620
Property Types	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied Multi-Family Real Estate; 5+ Unit Apartments; Mixed-Use Properties	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied Multi-Family Real Estate; 5+ Unit Apartments; Mixed-Use Properties
Pre-Payment Penalty	N/A	N/A	N/A	N/A
Termination Fee	1% After Month 9	1% After Month 9	1% After Month 9	1% After Month 9

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### BUY-TO-RENT

### LONG TERM RENTAL

	SINGLE-FAMILY	SINGLE-FAMILY	MULTI-FAMILY
	LENDING CRITERIA		
Loan Term	24 Months (12 Month Extension Available)	30 Years	30 Years
Min. Loan Amount	\$50k	\$50k	\$250k
Min. Property Value	\$75k	\$100k	N/A
Min. Property Value	\$2M	\$2M	\$2M
LTV	<b>Purchase:</b> The Lesser of up to 80% of the As-Is Value or up to 80% Loan-to-Cost	<b>Purchase:</b> The Lesser of up to 80% of the As-Is Value or up to 80% Loan-to-Cost	<b>Purchase:</b> The Lesser of up to 75% of the As-Is Value or up to 75% Loan-to-Cost
	<b>Refinance:</b> Up to 70% of the As-Is Value	<b>Refinance:</b> Up to 80% of the As-Is Value	<b>Refinance:</b> Up to 75% of the As-Is Value
	<b>Cash-Out:</b> Up to 65% of the As-Is Value	<b>Cash-Out:</b> Up to 75% of the As-Is Value	<b>Cash-Out:</b> Up to 70% of the As-Is Value
Minimum FICO	620	620	680
Property Types	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes;	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes;	Multi-Family Real Estate; 5+ Unit Apartments; Mixed-Use Properties
Pre-Payment Penalty	5% Prior to Month 6	Prepay Adjustable Up to 5 Years	5, 7, & 10 Year Prepayment Options Available
Termination Fee	N/A	N/A	N/A

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