

LOAN CRITERIA

Collateral: Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes

Rates: Starting at 3.85%

Term: 30 Years

Amortization Options: 30-Year Fixed, Hybrid ARMS (5/1, 7/1, 10/1) & 5 & 10-Year Interest-Only

Loan Amount: \$50k** - \$2M
 **Minimum Value Requirement of \$75k.

Credit Score: 620 Minimum



LEVERAGE BASED ON CREDIT SCORE

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	700+	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 80% Loan-to-Cost
	660 - 679	Up to 70% of the As-Is Value	Up to 70% Loan-to-Cost
	640 - 659	Up to 65% of the As-Is Value	Up to 65% Loan-to-Cost
	620 - 639	Up to 65% of the As-Is Value	Up to 65% Loan-to-Cost

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)		FICO	MAXIMUM LOAN-TO-VALUE (LTV)
Refinance	700+	Up to 80% of the As-Is Value	Cash-Out	700+	Up to 75% of the As-Is Value
	680 - 699	Up to 75% of the As-Is Value		680 - 699	Up to 70% of the As-Is Value
	660 - 679	Up to 65% of the As-Is Value		660 - 679	Up to 60% of the As-Is Value
	640 - 659	Up to 60% of the As-Is Value		640 - 659	Up to 55% of the As-Is Value
	620 - 639	Up to 60% of the As-Is Value		620 - 639	Up to 55% of the As-Is Value

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LOAN CRITERIA

Collateral: Non-Owner Occupied Multi-Family Real Estate;
 5+ Unit Apartments*
*Maximum 20 Units.

Rates: Starting at 4.50%

Term: 30 Years

Amortization Options: 30-Year Fixed,
 Hybrid ARMS (5/1, 7/1, 10/1) & Interest-Only Options Available

Loan Amount: \$250k - \$2M

Credit Score: 680 Minimum

LEVERAGE BASED ON CREDIT SCORE

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	700+	Up to 75% of the As-Is Value	Up to 75% Loan-to-Cost
	680 - 699	Up to 70% of the As-Is Value	Up to 70% Loan-to-Cost

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)		FICO	MAXIMUM LOAN-TO-VALUE (LTV)
Refinance	700+	Up to 75% of the As-Is Value	Cash-Out	700+	Up to 70% of the As-Is Value
	680 - 699	Up to 70% of the As-Is Value		680 - 699	Up to 65% of the As-Is Value

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