

LOAN CRITERIA

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

Rates: Starting at 7.74%

Term: 12 Months

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

Credit Score: 620 Minimum

LEVERAGE BASED ON EXPERIENCE

	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	Up to 80% of the As-Is Value	Up to 80% of the As-Is Value
Refinance	Up to 70% of the As-Is Value	N/A
Cash-Out	Up to 65% of the As-Is Value	N/A

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LOAN CRITERIA

Collateral: Multi-Family Apartment Buildings (5+ Units)
 Mixed-Use Buildings (Residential Space is Greater Than
 50% of Square Footage)

Rates: Starting at 7.74%

Term: 18 Months (6-Month Extension Available*)
 * Extension Fee Applies

Loan Amount: \$250k** - \$5M
 **Minimum Value Requirement of \$50k Per Door.
 Subject to Increase Based on Location.

Credit Score: 620 Minimum

LEVERAGE BASED ON EXPERIENCE

	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	Up to 75% of the As-Is Value	Up to 75% of the As-Is Value
Refinance	Up to 70% of the As-Is Value	N/A
Cash-Out	Up to 60% of the As-Is Value	N/A

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