

### LOAN CRITERIA

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

**Rates:** Starting at 7.49%\*  
\*Interest Only Charged On Outstanding Balance

**Term:** 12 Months

**Loan Amount:** \$50k\*\* - \$2M  
\*\*Minimum As-Is Value Requirement of \$50k; Minimum ARV Requirement of \$75k. Subject to Increase Based on Location.

**Credit Score:** 620 Minimum

### LEVERAGE BASED ON EXPERIENCE

	NEW INVESTOR	INTERMEDIATE INVESTOR	EXPERIENCED INVESTOR
	Completed Up to 2 Flips or Owned Up to 2 Rentals in the Last 3 Years	Completed Between 3 & 10 Flips or Owned Between 3 & 10 Rentals in the Last 3 Years	Owned 10 or More Investment Properties (Flips and/or Rentals) in the Last 3 Years
<b>LTV</b>	Up to 80% of Purchase Price + Up to 100% of the Renovation Costs; Not to Exceed 70% of the After-Repair Value	Up to 90% of Purchase Price + Up to 100% of the Renovation Costs; Not to Exceed 75% of the After-Repair Value	Up to 90% of Purchase Price + Up to 100% of the Renovation Costs; Not to Exceed 75% of the After-Repair Value
<b>Rates</b>	Starting at 10.49%	Starting at 8.49%	Starting at 7.49%

Visit [RCNCapital.com](http://RCNCapital.com) \ Email [Info@RCNCapital.com](mailto:Info@RCNCapital.com) \ Call 860.432.5858

## LOAN CRITERIA

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

**Rates:** Starting at 7.49%

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

\* Extension Fee Applies

**Loan Amount:** \$250k\*\* - \$5M

\*\*Minimum Value Requirement of \$35k Per Door.  
Subject to Increase Based on Location.

**Credit Score:** 620 Minimum

## LEVERAGE BASED ON EXPERIENCE

\*Rehab Budget is greater than or equal to 100% of "As Is" Value (for purchase & refinance) or purchase price (of a purchase), involves more than a 20% expansion of the property of at least 750 sq ft, or involves a change of use.

			MAXIMUM LOAN-TO-VALUE	MAXIMUM AFTER-REPAIR VALUE
<b>Experienced Customer</b> (Completed 3 + Flips or Owned 3+ Rentals in the Last 3 Years)	<b>LIGHT REHAB</b>	Purchase	Up to 80% of Purchase Price + 100% of Renovation Costs	Up to 75% of the ARV
		Refinance	Up to 70% of As-Is Value + 100% of Renovation Costs	Up to 65% of the ARV
		Cash-Out	Up to 65% of As-Is Value + 100% of Renovation Costs	Up to 60% of the ARV
	<b>HEAVY REHAB<sup>+</sup></b>	Purchase	Up to 70% of Purchase Price + 100% of Renovation Costs	Up to 65% of the ARV
		Refinance	Up to 65% of As-Is Value + 100% of Renovation Costs	Up to 60% of the ARV
		Cash-Out	Not Permitted	Not Permitted
<b>New Customer</b> (Completed < 3 Flips or Owned < 3 Rentals in the Last 3 Years)	<b>LIGHT REHAB</b>	Purchase	Up to 70% of Purchase Price + 100% of Renovation Costs	Up to 65% of the ARV

Visit [RCNCapital.com](http://RCNCapital.com) \ Email [Info@RCNCapital.com](mailto:Info@RCNCapital.com) \ Call 860.432.5858