

LOAN CRITERIA

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

Rates: Starting at 3.49%

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 |

Visit RCNCapital.com \ Email Info@RCNCapital.com \ Call 860.432.5858

LOAN CRITERIA

Collateral: Non-Owner Occupied Multi-Family Real Estate;
5+ Unit Apartments*
*Maximum 30 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 80% of the As-Is Value Up | Up to 80% Loan-to-Cost |
| | 680 - 699 | to 75% of the As-Is Value | Up to 75% 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 |

Visit RCNCapital.com \ Email Info@RCNCapital.com \ Call 860.432.5858