

## LOAN CRITERIA

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

**Rates:** Starting at 7.49%

**Term:** 24 Months (12-Month Extension Available\*)  
 \* Extension Fee Applies

**Loan Amount:** \$50k - \$7.5M

**Property Value:** "As-Is" Appraised Value Must Be  
 Greater Than \$75k

**Rent Coverage Ratio (Monthly Rent/Monthly Interest):** 1.15

**Credit Score:** 620 Minimum

## RATES 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 75% of the As-Is Value	N/A
Cash-Out	Up to 70% of the As-Is Value	N/A

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