

**LOAN CRITERIA**

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

**Term:** 12 Months  
\*\*Longer Term Options Available

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

	<b>NEW INVESTOR</b>	<b>INTERMEDIATE INVESTOR</b>	<b>EXPERIENCED INVESTOR</b>
	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

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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)

**Term:** 18 Months

**Loan Amount:** \$250k\* - \$10M

\*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 85% of Purchase Price + 100% of Renovation Costs	Up to 75% of the ARV
		Refinance	Up to 75% 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 75% 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

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