

LOAN CRITERIA

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

Term: 30 Years

Amortization Options: 30-Year Fixed, Hybrid ARMS (5/1, 7/1, 10/1) & 5 & 10-Year Interest-Only

Loan Amount: \$75k** - \$2M
**Minimum Value Requirement of \$100k.

Credit Score: 660 Minimum



LEVERAGE BASED ON CREDIT SCORE

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	760+	Up to 80% of the As-Is Value	Up to 80% Loan-to-Cost
	700 - 759	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

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)		FICO	MAXIMUM LOAN-TO-VALUE (LTV)
Refinance	760+	Up to 80% of the As-Is Value	Cash-Out	760+	Up to 75% of the As-Is Value
	700 - 759	Up to 80% of the As-Is Value		700 - 759	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

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

RCN CAPITAL, LLC IS LICENSED AS A CALIFORNIA FINANCE LENDER UNDER DEPARTMENT OF BUSINESS OVERSIGHT LICENSE NUMBER 60DBO-46258. ARIZONA MORTGAGE BANKER LICENSE BK-0932325. OREGON MORTGAGE LENDING LICENSE: ML-5571; NMLS COMPANY ID: 1045656.

LOAN CRITERIA

Collateral: Non-Owner Occupied Multi-Family Real Estate;
5+ Unit Apartments*
*Maximum 15 Units.

Term: 30 Years

Amortization Options: 30-Year Fixed,
Hybrid ARMS (5/1, 7/1, 10/1) & Interest-Only Options Available

Loan Amount: \$250k - \$3M

Credit Score: 680 Minimum

LEVERAGE BASED ON CREDIT SCORE

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	720+	Up to 70% of the As-Is Value	Up to 70% Loan-to-Cost
	680 - 719	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	720+	Up to 70% of the As-Is Value	Cash-Out	720+	Up to 65% of the As-Is Value
	680 - 719	Up to 65% of the As-Is Value		680 - 719	Up to 60% of the As-Is Value

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