

# SHORT-TERM LOAN PROGRAMS LOAN PROGRAM MATRIX



### **STABILIZED BRIDGE**

### **FIX AND FLIP**

	SINGLE-FAMILY	MULTI-FAMILY	SINGLE-FAMILY	MULTI-FAMILY	
	LENDING CRITERIA				
Loan Term	12 - 18 Months (Extended Terms Available)	12 - 18 Months (Extended Terms Available)	12 - 18 Months (Extended Terms Available)	12 - 18 Months (Extended Terms Available)	
Min. Loan Amount	\$50k	\$250k	\$50k	\$250k	
Min. Property Value	\$100k (Minimum As-Is Value)	\$350k (Minimum As-Is Value)	\$100k (Minimum ARV)	\$350k (Minimum ARV)	
Max Loan Amount	\$2M	\$2.5M	\$2M	\$2.5M	
LTV	Purchase: The Lesser of Up to 75% of the As-Is Value or up to 75% Loan-to-Cost	<b>Purchase:</b> Up to 75% of the As-Is Value	<b>Purchase:</b> Up to 90% of the Purchase Price + 100% of Renovation Costs	<b>Purchase:</b> Up to 80% of the Purchase Price + 100% of Renovation Costs	
	<b>Refinance:</b> Up to 70% of the As-Is Value	<b>Refinance:</b> Up to 70% of the As-Is Value	<b>Refinance:</b> Up to 80% of the As-Is Value + 100% of Renovation Costs	<b>Refinance:</b> Up to 75% of the As-Is Value + 100% of Renovation Costs	
	<b>Cash-Out:</b> Up to 65% of the As-Is Value	<b>Cash-Out:</b> Up to 65% of the As-Is Value	<b>Cash-Out:</b> Up to 70% of the As-Is Value + 100% of Renovation Costs	Cash-Out: Up to 70% of the As-Is Value + 100% of Renovation Costs	
Minimum FICO	660	660	660	660	
Property Types	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied Multi-Family Real Estate; 5+ Unit Apartments; Mixed-Use Properties	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes	Non-Owner Occupied Multi-Family Real Estate; 5+ Unit Apartments; Mixed-Use Properties	
Pre-Payment Penalty	N/A	N/A	N/A	N/A	

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# LONG-TERM LOAN PROGRAMS LOAN PROGRAM MATRIX



## **NEW CONSTRUCTION**

## **LONG TERM RENTAL**

	SINGLE-FAMILY	SINGLE-FAMILY	MULTI-FAMILY		
	LENDING CRITERIA				
Loan Term	12-24 Months	30 Years	30 Years		
Min. Loan Amount	\$100k* *Based on Max Loan Amount	\$55k	\$100k		
Min. Property Value	\$150k** **As-Completed Value	\$100k	\$40k Per Unit		
Max Loan Amount	\$2M	\$2M	\$2M		
	<b>Purchase:</b> Up to 80% of Initial Advance; Up to 90% Total Loan-to-Cost	<b>Purchase:</b> The Lesser of up to 80% of the As-Is Value or up to 80% Loan-to-Cost	<b>Purchase:</b> The Lesser of up to 70% of the As-Is Value or up to 70% Loan-to-Cost		
LTV	<b>Refinance:</b> Up to 75% of Initial Advance; up to 90% Total Loan-to-Cost	<b>Refinance:</b> Up to 80% of the As-Is Value	<b>Refinance:</b> Up to 70% of the As-Is Value		
		<b>Cash-Out:</b> Up to 75% of the As-Is Value	<b>Cash-Out:</b> Up to 65% of the As-Is Value		
Minimum FICO	650	660	680		
Property Types	Non-Owner Occupied Single-Family Properties; Condos; Townhomes	Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes;	Non-Owner Occupied Multi-Family Real Estate; 5+ Unit Apartments		
Pre-Payment Penalty	N/A	0 to 5 Year Prepayment Options Available	0 to 5 Year Prepayment Options Available		

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