



# SHORT-TERM LOAN PROGRAMS

## LOAN PROGRAM MATRIX



### STABILIZED BRIDGE

### FIX AND FLIP

	SINGLE-FAMILY (1-4 Units)	MULTI-FAMILY (5+ Units)	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)	\$375k (Minimum As-Is Value)	\$100k (Minimum ARV)	\$375k (Minimum ARV)
LTV	<b>Purchase:</b> The Lesser of Up to 80% of the As-Is Value or up to 80% Loan-to-Cost	<b>Purchase:</b> Up to 75% of the As-Is Value	<b>Purchase:</b> Up to 95% 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 75% of the As-Is Value + 100% of Renovation Costs	<b>Refinance:</b> Up to 70% of the As-Is Value + 100% of Renovation Costs
	<b>Cash-Out:</b> Up to 60% of the As-Is Value	<b>Cash-Out:</b> Up to 65% of the As-Is Value	<b>Cash-Out:</b> Up to 60% of the As-Is Value + 100% of Renovation Costs	<b>Cash-Out:</b> Up to 65% of the As-Is Value + 100% of Renovation Costs
Minimum FICO	650	650	650	650
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

Visit [RCNCapital.com](https://RCNCapital.com) \ Email [Info@RCNCapital.com](mailto:Info@RCNCapital.com) \ Call 860.432.5858

©RCN CAPITAL, LLC. 2025 ALL RIGHTS RESERVED. NMLS #1045656. RCN CAPITAL, LLC IS LICENSED IN AZ (LICENSE #: 0932325), CA (LOANS MADE OR ARRANGED BY RCN CAPITAL, LLC PURSUANT TO A CALIFORNIA FINANCE LENDERS LAW LICENSE # 60DBO-46258), MN (MN-MO-1045656), AND OR (ML-5571).

THIS IS NOT AN OFFER TO LEND. ALL OFFERS OF CREDIT ARE SUBJECT TO DUE DILIGENCE, UNDERWRITING AND APPROVAL. NOT ALL BORROWERS WILL QUALIFY AND NOT ALL BORROWERS THAT QUALIFY WILL RECEIVE THE LOWEST RATE OR BEST TERMS. ACTUAL RATES AND TERMS DEPEND ON A VARIETY OF FACTORS AND ARE SUBJECT TO CHANGE WITHOUT NOTICE.



# LONG-TERM LOAN PROGRAMS

## LOAN PROGRAM MATRIX



### NEW CONSTRUCTION

### LONG TERM RENTAL

	SINGLE-FAMILY (1-4 Units)	SINGLE-FAMILY (1-4 Units)	MULTI-FAMILY (5+ Units)
	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** (ARV)	\$100k	\$75k Per Unit
Max Loan Amount	\$2M	\$2M	\$2M
LTV	<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
		<b>Refinance:</b> Up to 80% of the As-Is Value	<b>Refinance:</b> Up to 70% of the As-Is Value
	<b>Refinance:</b> Up to 75% of Initial Advance; up to 90% Total Loan-to-Cost	<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 1-4 Family Real Estate; 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

Visit [RCNCapital.com](https://RCNCapital.com) \ Email [Info@RCNCapital.com](mailto:Info@RCNCapital.com) \ Call 860.432.5858

©RCN CAPITAL, LLC. 2025 ALL RIGHTS RESERVED. NMLS #1045656. RCN CAPITAL, LLC IS LICENSED IN AZ (LICENSE #: 0932325), CA (LOANS MADE OR ARRANGED BY RCN CAPITAL, LLC PURSUANT TO A CALIFORNIA FINANCE LENDERS LAW LICENSE # 60DBO-46258), MN (MN-MO-1045656), AND OR (ML-5571).

THIS IS NOT AN OFFER TO LEND. ALL OFFERS OF CREDIT ARE SUBJECT TO DUE DILIGENCE, UNDERWRITING AND APPROVAL. NOT ALL BORROWERS WILL QUALIFY AND NOT ALL BORROWERS THAT QUALIFY WILL RECEIVE THE LOWEST RATE OR BEST TERMS. ACTUAL RATES AND TERMS DEPEND ON A VARIETY OF FACTORS AND ARE SUBJECT TO CHANGE WITHOUT NOTICE.