



LONG-TERM RENTAL PROGRAM

SINGLE-FAMILY

(1-4 UNITS)

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) & Interest-Only Options Available

Loan Amount: Starting at \$75k
Minimum Property Value: \$115k

Credit Score: 680 Minimum

LEVERAGE BASED ON CREDIT SCORE

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	740+	Up to 80% of the As-Is Value	Up to 80% Loan-to-Cost
	700 - 739	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 75% Loan-to-Cost

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)		FICO	MAXIMUM LOAN-TO-VALUE (LTV)
Refinance	740+	Up to 80% of the As-Is Value	Cash-Out	740+	Up to 75% of the As-Is Value
	700 - 739	Up to 80% of the As-Is Value		700 - 739	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

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LONG-TERM RENTAL PROGRAM

MULTI-FAMILY (5+ UNITS)

LOAN CRITERIA

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

*Maximum 9 Units.

Term: 30 Years

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

Loan Amount: \$150k - \$1.5M

*Minimum Value Requirement of \$100k Per Unit.

Credit Score: 700 Minimum

LEVERAGE BASED ON CREDIT SCORE

	FICO	MAXIMUM LOAN-TO-VALUE (LTV)	MAXIMUM LOAN-TO-COST (LTC)
Purchase	740+	Up to 70% of the As-Is Value	Up to 70% Loan-to-Cost
	720 - 739	Up to 70% of the As-Is Value	Up to 70% Loan-to-Cost
	700 - 719	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	740+	Up to 70% of the As-Is Value	Cash-Out	740+	Up to 65% of the As-Is Value
	720 - 739	Up to 70% of the As-Is Value		720 - 739	Up to 65% of the As-Is Value
	700 - 719	Up to 70% of the As-Is Value		700 - 719	Up to 65% of the As-Is Value

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