

RENTAL LOAN PROGRAM RESIDENTIAL



Long-term financing for the aggregation of stabilized rental properties.

We deliver speed, leverage, and consistency to highly experienced and new real estate investors.

LOAN PROGRAM:	5/1 ARM	7/1 ARM	10/1 ARM
INTEREST RATE:	5.75%+	5.99%+	6.25%+
PREPAYMENT PENALTY:	3% - 2% - 1%	4% - 3% - 2% - 1%	5% - 4% - 3% - 2% - 1%

GENERAL GUIDELINES

- Portfolio or Single Asset loans
- 30 year loans, fixed for 5, 7, or 10 years
- Interest only for fixed period
- Min. FICO: 600
- Max LTV¹: 75%-80% (Purchase, Rate & Term, Cash-Out)
- Property Types: SFR, 2-4 units, Condos, PUD's, Townhomes
- Loans to individuals or entities
- Lending in: AZ, CA, CO, FL, GA, HI, NC, NV, OR, SC, TN, TX, UT, VA, WA
- Non-owner occupied only
- Stabilized rental properties (leased or soon-to-be leased)
- Bank Statements only / no personal income verification
- No DTI requirements for borrower
- Non-Recourse available
- Minimal DSCR requirements
- Lender Fee: \$1,195
- No yield maintenance - sliding pre-pay only

	PORTFOLIO	SINGLE ASSET
NUMBER OF PROPERTIES:	UP TO 10 PROPERTIES	1 PROPERTY
DSCR:	1.10	1.00
LOAN AMOUNTS:	\$100K-\$10MM	\$75K-\$2MM

1. 75-80% LTV available to well qualified borrowers on properties located in major metropolitan areas.
LTV is subject to decrease based on property location, property condition and borrower qualifications.
Financing up to 90% of the purchase price, so long as not exceeding designated max LTV.

AGGREGATE RENTAL PROPERTIES WITH EASE.
DISCOVER THE CIVIC DIFFERENCE.

OPPORTUNITY UNLEASHED.™



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