



SINGLE PROPERTY LENDING: FINANCING ONE HOME AT A TIME

30 YEAR FIXED RENTAL PROPERTY PROGRAM

LOAN STRUCTURE	
Offering	Purchase, Rate Term Refinance, Cash-Out Refinance (with limitations)
Loan Type	Single Asset Collateralization, First Lien
Loan Amount	\$75,000 - \$1,000,000
Loan Term	30 year, Fully Amortizing
Loan to Value	Up to 75%
Property Based DTI	Up to 85%
Recourse	Yes
Geography	National; Major MSAs and Secondary Markets
Title Insurance	Required
Property/Rental Insurance	Required
UNDERWRITING GUIDELINES	
Property Type	SFR, 2-4, Condos, Townhomes, PUDs
Valuation Type	Full Appraisal, with CDA Reconciliation
Borrower Entity	Individual or LLC with Personal Guaranty
Borrower FICO Score	Minimum 650
Reserves	Minimum of 3 Months
Prepayment Penalty	Yes
Eligible Borrowers/Guarantors	*US Citizens / *Permanent Resident Aliens / *Non-Permanent Resident Aliens / *Inter Vivos Revocable Trusts / *Illinois Land Trusts / *Foreign Nationals / *LLCs (with personal guaranty)
Ineligible Borrowers	First Time Homebuyers, Owner Occupants



CONTACT

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