

- › Single Asset or Pool
- › Foreign Nationals Allowed
- › Unleased Properties Allowed
- › Short-Term Rentals Allowed

Loan Amount	\$150,000 to \$20,000,000
Loan Purpose	Purchase, Rate and Term Refinance, Cash Out Refinance
Loan Term	30 Years
Loan Products	Fixed Rate, 5/1, 7/1 and 10/1 ARM
Lien Position	First Lien
Amortization	Amortized and Interest Only
Rate Structure	Fixed or Adjustable
Prepayment Penalty	Step Down or Yield Maintenance
Loan to Value	Up to 80%
Eligible Properties	Non-Owner Occupied SFR, 2-4 Unit, Condos and PUDS. Up to 9-unit multi-family on Pool loans.
Minimum DSCR	1.1x
Eligible Borrowers	Entities

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