

# RENTAL LOANS

SINGLE OR PORTFOLIO PROGRAMS



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	Single Rental Loan	Portfolio Rental Loan
<b>Loan Purpose</b>	<ul style="list-style-type: none"> <li>• Purchase a single property</li> <li>• Refinance a single property with option to take cash-out</li> </ul>	<ul style="list-style-type: none"> <li>• Purchase a portfolio of properties</li> <li>• Refinance a portfolio of properties</li> <li>• Refinance and acquire properties under the same transaction</li> </ul>
<b>Borrower</b>	LLC (Single Purpose Entity) or Individual	LLC (Special Purpose Entity)
<b>Property or Unit Acquisition Minimum</b>	1 property per loan	7 units per loan
<b>Property Type</b>	Non-Owner Occupied: <ul style="list-style-type: none"> <li>• Single-family detached residences (SFR)</li> <li>• 2-4 unit residences</li> <li>• Condominiums (warrantable and non-warrantable) with reduced leverage</li> <li>• Townhomes</li> <li>• Planned Urban Developments (PUD)</li> </ul>	Non-Owner Occupied: <ul style="list-style-type: none"> <li>• Single-family detached residences (SFR)</li> <li>• 2-4 unit residences</li> <li>• Condominiums (warrantable and non-warrantable) with reduced leverage</li> <li>• Townhomes</li> <li>• Planned Urban Developments (PUD)</li> <li>• Multi-family, 5-20 units</li> </ul>
<b>Term</b>	30 year fixed	5 or 10 year with balloon due at end of term
<b>Amortization</b>	Full Amortization	Up to 30 years, with interest-only option available. <sup>1</sup>
<b>Experience</b>	No first time homebuyers	

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