

RENTAL PROPERTY LOAN MATRIX

Geography	All states except AK, AZ, CA, MN, ND, NV, NY, OR, SD, UT and WA
Loan Purpose	Purchase, Rate-Term Refinance, Cash-Out Refinance
Loan Amount Range	\$75K - \$2M
Property Type	Residential 1-4 unit, Multi-family 5+ unit
Term	30 year fixed OR 5, 7, 10-year ARMS (not available in all states), interest only for initial fixed period then amortized over life of loan
Credit Score	600 minimum
Max Loan To Value	80% (except multi-family cash-out refinance to 75%)
Rates	As low as 6%
Asset Verification	Source of funds required
Prepayment Penalty	Varies with options from zero to five years

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