



Now Offering Rental 30 Property Loans

We offer multiple loan products for:

❖ Purchase	❖ Portfolio ***
❖ Refinance	❖ Cash-Out

TERMS

Property Type:	Single Family Detached, 2-4 family, warrantable condos, townhomes	Loan Structure:	30 year amortization
Transaction Type:	Purchase, refinance, cash-out	Minimum FICO:	630
Interest Rates:	As low as 6.5%	Personal DTI:	Not Required
Origination Points:	As low as 3.25% (min. fees apply)	Property DSCR:	min 1.3*
Junk Fees:	None, legitimate 3rd party fees charged at cost with no mark-ups	Reserves:	6 months PITIA **
Loan Amount:	Up to \$2,000,000 (\$45,000 minimum)	Rental Experience:	Not Required
Loan-to-Value	Up to 75%	Bankruptcies	None in Past 4 years
Closing Process:	14 days from completed app, even quicker for repeat borrowers	Foreclosures:	None in past 3 years
Loan Term:	30 years (fully amortizing)	Prepayment Penalty:	(5/4/3/2/1)

Note: Interest Rate and program terms are subject to change. Final terms vary according to the unique attributes of each loan transaction. Please call for details.

* Property DSCR is calculated as Gross Rents divided by PITIA (Principal, Interest, Taxes, Insurance and Association Dues)

** Cannot use brokerage/retirement accounts. Reserves required are in addition to funds needed to close loan in case of purchase.

*** Minimum property value \$45K, DSCR applies, Property Management may be required for portfolio of 8+ properties

Our Advantage:

- ✓ Unlimited Cash-Out Proceeds (w/seasoning)
- ✓ Reliable access to capital at competitive terms
- ✓ Fast, easy and transparent process
- ✓ Prompt Customer Service



Get Started Today:

Contact **Paul Moma** - paul@b2bloansfast.com

or Call **(734) 365-6878** www.b2bloansfast.com