# Looking to Purchase a Property to Hold for as a Rental Property?

Coastal Capital Investments remains committed to your future investments with our Long-Term Rental loan program. This program offers a 30-year term and rates starting at 6.15% to ensure that our customers have true long-term financing options.

## LOAN CRITERIA

#### Collateral:

Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes; Planned Unit Development (PUD)

LTV:

*Purchase:* Lesser of up to 80% of the As-Is Value or Up to 80% Loan-to-Cost *Refinance*: Up to 80% of the As-Is Value *Cash-Out*: Up to 80% of the As-Is Value

#### Amortization Options:

30-Year Fixed, Hybrid ARMS (5/1, 7/1, 10/1), & 5 & 10 Year Interest-Only

#### **Property Values:**

"As Is" Appraised Value Must Be \$75k or Greater (Geographical Restrictions May Apply)

#### Loan Amount:

\$50k – \$2M

Rates Starting at 6.15%

#### Debt Service Coverage Ratio (DSCR):

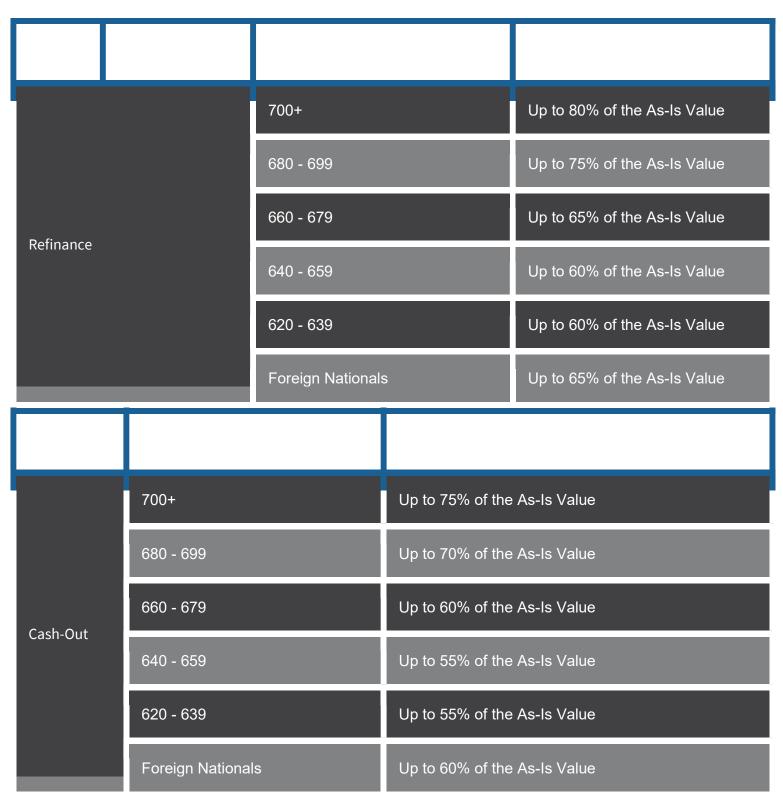
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#### Minimum FICO:

640

### LONG-TERM RENTAL LOAN PROGRAM

Purchase	700+	Up to 80% of the As-Is Value	Up to 80% Loan-to-Cost
	680 - 699	Up to 75% of the As-Is Value	Up to 80% Loan-to-Cost
	660 - 679	Up to 70% of the As-Is Value	Up to 70% Loan-to-Cost
	640 - 659	Up to 65% of the As-Is Value	Up to 65% Loan-to-Cost
	620 - 639	Up to 65% of the As-Is Value	Up to 65% Loan-to-Cost
	Foreign Nationals	Up to 70% of the As-Is Value	Up to 70% Loan-to-Cost



Final loan terms may vary based on loan types, verification of application information, and other risk-based factors.