

# 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):

1.10

### 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

Refinance	700+	Up to 80% of the As-Is Value
	680 - 699	Up to 75% of the As-Is Value
	660 - 679	Up to 65% of the As-Is Value
	640 - 659	Up to 60% of the As-Is Value
	620 - 639	Up to 60% of the As-Is Value
	Foreign Nationals	Up to 65% of the As-Is Value

Cash-Out	700+	Up to 75% of the As-Is Value
	680 - 699	Up to 70% of the As-Is Value
	660 - 679	Up to 60% of the As-Is Value
	640 - 659	Up to 55% of the As-Is Value
	620 - 639	Up to 55% of the As-Is Value
	Foreign Nationals	Up to 60% of the As-Is Value

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