

# For Investors Who Have Made Vacation Accommodations Their Business

Put Coastal Capital’s financing to work for your next short-term vacation rental. RCN offers 30-year loans with **rates starting at 6.15%** for short-term rental properties. Whether you are trying to purchase a vacation property of everyone’s dreams or are looking for better terms for an existing vacation rental, Coastal Capital has you covered.

## LOAN CRITERIA

**Collateral:**

Non-Owner Occupied 1-4 Family Real Estate; Condos; Townhomes

**LTV:**

**Purchase:** Lesser of up to 75% of the As-Is Value or Up to 75% Loan-to-Cost

**Refinance:** Up to 75% of the As-Is Value

**Cash-Out:** Up to 70% of the As-Is Value

**Loan Amount:**

\$50k – \$2M

**Rates**

Starting at 6.15%

**Minimum FICO**

640

**Amortization Options:**

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

## SHORT-TERM VACATION RENTAL LOAN PROGRAM

	FICO Score	As-Is Value	Loan-to-Cost
Purchase	760+	Up to 75% of the As-Is Value	Up to 75% Loan-to-Cost
	700 - 759	Up to 75% of the As-Is Value	Up to 75% Loan-to-Cost
	680 - 699	Up to 70% of the As-Is Value	Up to 75% Loan-to-Cost
	660 - 679	Up to 65% of the As-Is Value	Up to 65% Loan-to-Cost
	640 - 659	Up to 60% of the As-Is Value	Up to 60% Loan-to-Cost
Refinance	760+	Up to 75% of the As-Is Value	
	700 - 759	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	

Cash-Out	760+	Up to 75% of the As-Is Value
	700 - 759	Up to 70% of the As-Is Value
	680 - 699	Up to 65% of the As-Is Value
	660 - 679	Up to 55% of the As-Is Value
	640 - 659	Up to 50% of the As-Is Value

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