



RCN Capital is Committing to Your Future Investments

Introducing Long-Term Rental Loans.

LOAN CRITERIA

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

Rates: Starting at 5.99%

Term: 30 Years

Loan Amount: \$75K – \$1M

LTV:

Purchase: The Lesser of up to 80% of the As-Is Value or Up to 80% Loan-to-Cost

Refinance: Up to 75% of the As Is Value

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

Property Value: “As Is” Appraised Value Must Be Greater Than \$100k

Credit Score: 660 Minimum

Property Debt-To-Income Ratio (PDTI):



For Property Values between \$100k & \$150k: Must be less than or equal to 75% of interest & scheduled principal

For Property Values greater than \$150k: Must be less than or equal to 85% of interest & scheduled principal

RCN Capital’s newest loan program offers **up to 30 year terms** and **rates starting at 5.99%** ensuring that our customers have true long-term rental financing.

Visit RCNCapital.com \ Email Info@RCNCapital.com \ Call 860.432.5858

Long-Term Rental Loan Program

	MODERATE CREDIT 660 – 680 FICO 	GOOD CREDIT 680 – 699 FICO 	EXCELLENT CREDIT 700+ FICO 
Purchase	Lesser of Up to 70% of the As-Is Value or 70% of the Loan-to-Cost	Lesser of Up to 75% of the As-Is Value or 75% of the Loan-to-Cost	Lesser of Up to 80% of the As-Is Value or 80% of the Loan-to-Cost
Refinance	Up to 65% of the As-Is Value	Up to 70% of the As-Is Value	Up to 75% of the As-Is Value
Cash-Out	Up to 60% of the As-Is Value	Up to 65% of the As-Is Value	Up to 70% of the As-Is Value

