



**Direct Financing**  
FOR YOUR REAL ESTATE INVESTMENTS

[RCNCapital.com](http://RCNCapital.com)



## SHORT TERM BRIDGE

12 & 18 MONTH LOANS

RCN Capital offers short-term bridge financing options for real estate investors for a multitude of non-owner occupied properties. Cross-collateralization options are available.

<b>Loan Amount</b>	\$50k – \$2.5M+
<b>Min. Property Value</b>	\$75k
<b>LTV</b>	<i>Purchase:</i> Up to 85% of the Purchase Price <i>Refinance:</i> Up to 70% of the As-Is Value <i>Cash-Out:</i> Up to 65% of the As-Is Value
<b>Property Types</b>	Non-Owner Occupied 1–4 Family & Multi-Family Real Estate; Condos; Townhomes; 5+ Unit Apartments; Mixed-Use Properties
<b>FICO</b>	600 Minimum



## FIX & FLIP

12 MONTH LOANS

RCN Capital's After-Repair Value (ARV) program offers financing for up to 85% of the purchase price and 100% of the renovation costs, not to exceed 75% of the after repair value, to ensure sufficient funding for any rehab project. Prior real estate investing experience is preferred but this program is also available to first time investors.

<b>Loan Amount</b>	\$50k – \$2.5M+
<b>Min. Property Value</b>	\$75k
<b>LTV</b>	Up to 85% of the purchase price + 100% of the renovation costs; Not to exceed 75% of the ARV
<b>Property Types</b>	Non-Owner Occupied 1–4 Family & Multi-Family Real Estate; Condos; Townhomes; 5+ Unit Apartments; Mixed-Use Properties
<b>FICO</b>	600 Minimum



## BUY-TO-RENT

24 MONTH LOANS

RCN Capital's Buy-to-Rent program offers a 24-month term to ensure our customers have rental property financing that goes the distance. A twelve-month extension is available for this product (an extension fee will apply).

<b>Loan Amount</b>	\$50k – \$2.5M (\$1M max per unit)
<b>Min. Property Value</b>	\$75k
<b>LTV</b>	<i>Purchase:</i> Lesser of up to 75% of As-Is Value or up to 75% Loan-to-Cost; <i>Refinance:</i> Up to 70% of the As-Is Value <i>Cash-Out:</i> Up to 65% of the As-Is Value
<b>Property Types</b>	Non-Owner Occupied 1–4 Family & Multi-Family Real Estate; Condos; Townhomes; 5+ Unit Apartments; Mixed-Use Properties
<b>FICO</b>	660 Minimum



## LONG-TERM RENTAL

30 YEAR LOANS

RCN Capital is committed to your future investments with our Long-Term Rental program. This program offers a 30-year term to ensure our customers have true long-term rental property financing. Please note that the "As-Is" appraised value of the property must be greater than \$100k.

<b>Loan Amount</b>	\$75k – \$1M
<b>Min. Property Value</b>	\$100k
<b>LTV</b>	<i>Purchase:</i> Lesser of up to 80% of As-Is Value or up to 80% Loan-to-Cost; <i>Refinance:</i> Up to 75% of the As-Is Value <i>Cash-Out:</i> Up to 70% of the As-Is Value
<b>Property Types</b>	Non-Owner Occupied 1–4 Family Real Estate; Condos; Townhomes; Planned Unit Development (PUD)
<b>FICO</b>	660 Minimum

<b>PDIT Ratio (Property Debt-To-Income)</b>	<i>For Property Values between \$100k &amp; \$150k:</i> Must be less than or equal to 75% of interest & scheduled principal <i>For Property Values greater than \$150k:</i> Must be less than or equal to 85% of interest & scheduled principal
---------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



## Learn more about our loan programs

Our team of loan professionals is ready to answer your questions and help you through the loan process.

### Contact RCN Capital

**P** \ 860.432.5858

**F** \ 860.831.1153

[Info@RCNCapital.com](mailto:Info@RCNCapital.com)

[RCNCapital.com](http://RCNCapital.com)

© **RCN CAPITAL® 2012–2018**

RCN CAPITAL, LLC IS LICENSED AS A CALIFORNIA FINANCE LENDER UNDER DEPARTMENT OF BUSINESS OVERSIGHT LICENSE NUMBER 60DBO-46258. ARIZONA MORTGAGE BANKER LICENSE BK-0932325. OREGON MORTGAGE LENDING LICENSE: ML-5571. NMLS COMPANY ID: 1045656.