



Product	Purchase & Refinance
LOAN TERM	5, 7, & 30-Year Fixed
RATE* (FIXED & ADJ)	4.75-7.99%
ORIGINATION POINTS	1-2 Points
LOAN TYPE	ARM & Fixed Rate Loans
PREPAYMENT PENALTY	3 Years (6 Months of Interest)
MAX LTV**	Up to 80% LTV
DOCUMENTATION	Rental Survey (Appraisal) + 4 Months Liquid Assets
VALUATION	Full Appraisal
DOC FEE	\$1,595
NUMBER OF PROPERTIES	20 Financed Properties

PRODUCT CRITERIA

- 640+ FICO
- Rental Property Only
- SFR & Multi-family (1-6 Units)
- Loan Purpose: Rate/Term & Cash Out
- Minimum Loan Amount: \$75,000
- Up to 20 Rental Properties Financed
- Lower LTV = Lower Rates

**Rates and points may fluctuate depending on standard underwriting criteria*

***LTV may vary by state and occupancy*

****Good faith deposit dollars to be applied against incurred fees and closing costs/origination fees*

*****LOE required for any derogatory credit history*

The information furnished here is preliminary and for the use of Mortgage Professionals only. This is not an offer or commitment. Rates, terms and conditions may be changed without notice and are applicable only to the Investment Residential loan program at First Capital Trust Deeds. All transactions are subject to submission of a complete Loan Application, underwriting, and written approval. Approval terms may vary.