

HIGHLAND

FINANCIAL CAPITAL GROUP

Asset Management ♦ Equity Placement ♦ Private Financing

FINANCING FOR RENTAL PROPERTIES

We are now offering asset-based loans for rental properties. These loans, tailor-made for residential real estate investors, do not require W-2's, tax returns, or personal income verification.

Single Rental Loan

- Single loan for single rental property.
- 30 year term with full amortization and fixed rate.
- Loan amounts \$75,000 - \$750,000.

Portfolio Rental Loan

- Blanket loan for 7+ rent-producing doors.
- 5- or 10-year term, fixed rate.
- Loan amounts \$700,000+.

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See other side for important disclosures.

FINANCING FOR REAL ESTATE INVESTORS

	SINGLE RENTAL LOAN	PORTFOLIO RENTAL LOAN
Description	Single property loans to both novice and seasoned investors	Blanket loan for 7+ rental units to experienced investors
Loan Size	\$75K - \$750K	\$700K+
Term & Amortization	30 year fixed, full amortization	<ul style="list-style-type: none"> • 5 or 10-year term with balloon due at end of term • Amortization up to 30 years, with interest-only option available¹
Max Loan-to-Value (LTV)	<i>Purchase:</i> Funding up to 80% of purchase price or appraised value <i>Refinance:</i> Funding up to 75% of appraised value ²	<ul style="list-style-type: none"> • Amortized Loans: 75% LTV • Interest-Only Loans: 70% LTV³
Rates	6.50% - 9.00%	5.50% - 7.50%
Cash Flow Requirement	≥ 150K value: Max 85% PDTI < 150K value: Max 70% PDTI	Min Debt Service Coverage Ratio: 1.15x (1.20x for interest only)
Borrower	Individual or LLC Credit 660+	LLC Credit 660+
Property Types	Non-owner occupied: Single family residences, 2-4 family units, Condos, Townhomes, Multi-family 5-20 units (only for Portfolio Rental Loans)	