

Grow your rental business

Finance a new purchase, refinance a property you own, or free up cash in your portfolio by tapping into equity at low rates with flexible borrower terms.

Flexible terms

We offer multiple loan terms, rates, and leverage based on FICO.

Low-document process

Move quickly with no personal income verification required.

No hard credit pull

We don't use hard credit pulls so your credit score will never be affected.

Streamlined technology and service

Access your loan details easily on our online dashboard and enjoy reliable support from our team.

4-month cash-out period

Refinance your property and take out equity in just four months after your last finance transaction.

Loan Level Pricing Adjustments

*DSCR above 1.10 rate reduction of -0.25%

*DSCR between 1.09 -1.00, max LTV 75%, rate add of 0.125% for 60%-75% LTV

*DSCR below 1.00 capped at 65% LTV, rate add of 0.125%

PA: if loan amount is below \$218,000 there is a 0.50% rate add due to no pre payment penalty.

OH: if loan amount is below \$92,000 there is a 0.50% rate add due to no pre payment penalty.

MN: 0.50% rate add due to no pre-payment penalty.

¹ Non owner-occupied rental properties only. 2-4 unit rentals do not have to be occupied if the borrowers meets minimum DSCR requirements.

² Does not include title insurance, escrow, or third party fees.

³ Cash-out LTV based solely off of appraised value, not cost basis.

⁴ 5/1 ARM, and 7/1 ARM are 30-year adjustable-rate mortgage products.

The change in interest rate is tied to a published index reflecting market conditions. We offer a fully amortized option for these products.

⁵ SFR and Det.PUD only, 740+ FICO required. LTV is restricted to 65% when >\$1.5 mm As allowable by state.

⁶ For properties with no lease or a lease term of less than 6 months, property income will be based on market rent. For properties with a minimum 6 month lease term, property income is the lesser of lease amount or 110% market rent.

⁷ As allowable by state.

Loans currently available for US citizens and permanent residents in AZ, CA, CO, CT, FL, GA, KY, MA, MI, MN, MO, NC, NJ, NV, NY, OH, OK, PA, SC, TN, TX, VA, WA, and WV, as well as Washington D.C.

Rates and Terms

Property Type ¹	Single-family homes, attached and detached PUD, and 2-4 unit rentals
Transaction Type	Purchase or refinance (including cash-out refinance)
Credit Score	Minimum 640 FICO; No hard credit pull
Origination Fees Service Fee	1.5 points ^{2/} \$999
Loan Amount	Up to \$2,000,000 per property (\$50,000 minimum loan size)
Cash-Out	Up to \$500k ³ (after property owned for 4 months)
Loan Term/ Rate Type	5/1 ARM ⁴ (fully amortizing) 7/1 ARM ⁴ (fully amortizing) 30-Year Fixed Interest-only (10 years interest-only, 20 years fully amortizing)
Loan-to-Value	Up to 80% LTV for purchases and rate and term refi ⁵ ; Up to 75% LTV for cash-out refi Up to 70% LTV for interest-only
DSCR	None*
Lease Requirement	None ⁶
Escrow Requirement	None
Experience Requirement	Borrower/guarantor must have taken out at least one mortgage prior to this
Prepayment Penalty ⁷	None after year 3; 3% first year; 2% second year; 1% third year.



Apply online at lendinghome.com
or call (844) 415-4663 to learn more.

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