



AMERICA CAPITAL SOLUTIONS

Get funds in as little as 2 weeks with low rates!

RESIDENTIAL FOR RENT LOAN PROGRAM

Loan requests within these guidelines will enable us to approve your request, process your loan, and provide you with funds as quickly as possible.



Loan Size

Up to \$2M



Lease

Unleased accepted



Low Rates

Fixed rates, as low as
3.625%



FICO

Min. FICO
of 660



Asset Value

Min. Asset
Value: \$100k

Leverage Ratio

UP TO 80%

Loan amount divided by property
value (LTV)

1.10 DSCR

Coverage of basic rental expenses

- Foreign Nationals allowed
- Proof of Liquidity requirements: cash to close plus 6 months of PITI
- Impounds required
- 3-2-1 prepay

Documents required:

- | | |
|--|---|
| ✓ Business entity documentation | ✓ Evidence of non-owner occupancy (Declaration for Non-Owner Occupancy) |
| ✓ Property tax bill | ✓ 6 months liquidity/reserves |
| ✓ Evidence of insurance and bill showing premium | ✓ Social security number and ID for a routine background and credit check |
| ✓ Proof of Rental Payments/Tenant Payments | ✓ Proof of property management experience |

These guidelines are subject to change without notice. Terms for each loan will be reviewed on a case-by-case basis. We may need additional supporting documentation before fund transfer.

APPLY TODAY:

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