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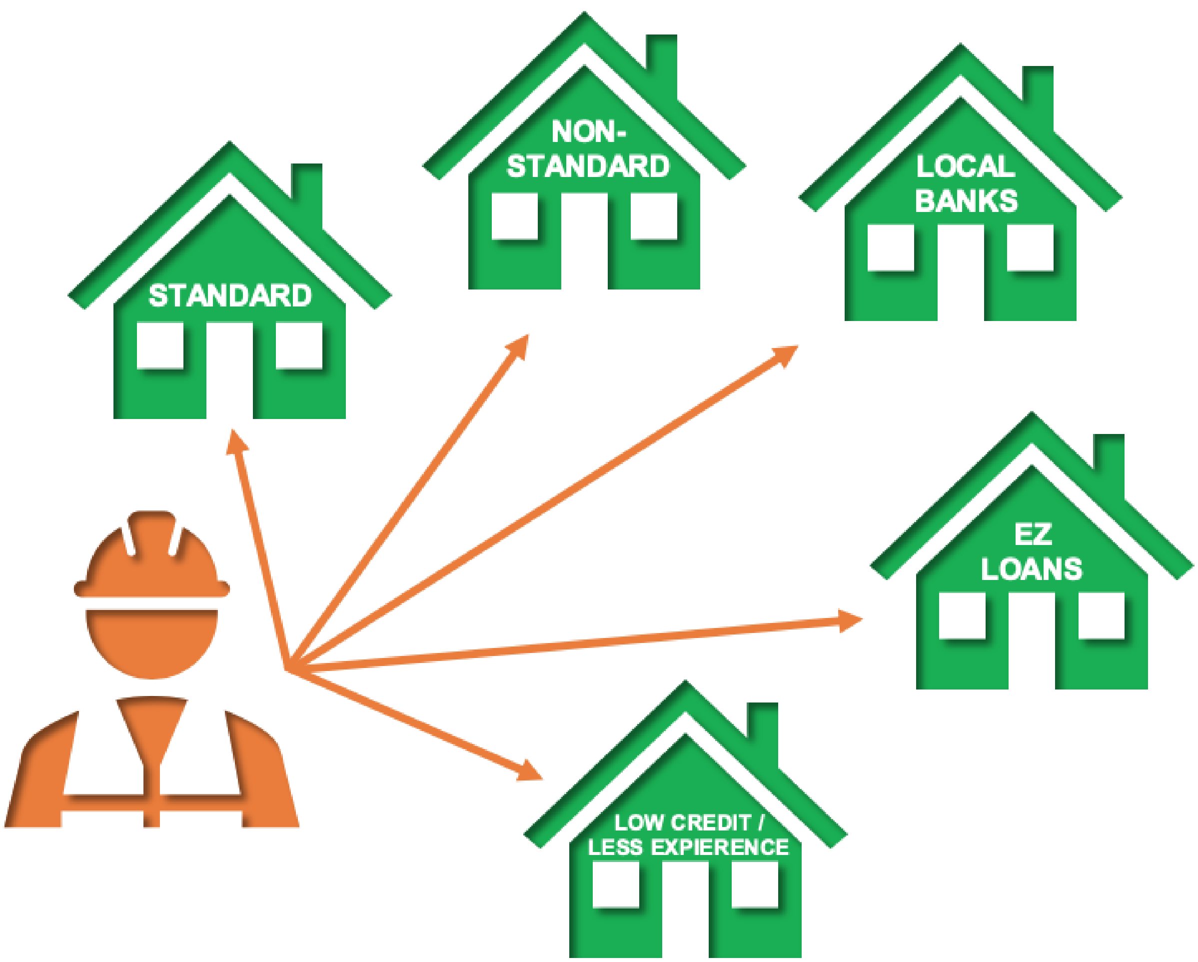
Did you know you have **more than one option** when it comes to financing your rental property investments?



As you can see, there are **5 paths** to take with financing your rental property:

1. **Standard/Traditional**
2. **Non-Standard**
3. **Local Banks**
4. **EZ Loan**
5. **Limited Credit or Experience Loans (also known as Non-QM)**

So, what is the best path for you? It will depend on the following factors:

1. **Credit**
2. **Savings and other liquid financial assets**
3. **Income**
4. **Experience as a landlord**

Your answers will lead to a unique path that works best for you.

So, what works best for you? Read on to learn more about each loan type.

Not only do we provide direct funding, but we also scour hundreds of programs across the country every month to locate the best investor-friendly loans.

With just 3 easy steps, we can immediately identify which path you should take with your next project. Get going today by contacting us:

303-539-3000

Info@TNSLoans.com

www.InvestorRealEstateLoans.com/contact

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LOAN CHEAT SHEET

The basics AND the nitty-gritty…

STANDARD/TRADITIONAL

This type of loan is also known as conventional, conforming, FNMA, Freddie Mac, etc. This is the most common loan people think about when they consider a mortgage.

The Basics:

- Best rates for 30-year products. (Also available in 10 and 15-year products.)
- Full qualification based on **credit and income**.
- Great for rental flips. No seasoning required.
- Offered by most banks and all mortgage companies

The Nitty Gritty:

- No prepay.
- Loans good for 1 to 4-unit properties.
- Must close in a personal name.
- Purchase at 80% or lower loan-to-value (LTV).
- Cash out at 75% or lower LTV.

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- Limited to 10 total loans outstanding under the same name. Includes owner-occupied properties.
- Maxed out by the limits set by FNMA and Freddie Mac.

NON-STANDARD

The Basics:

- Rates are second place to Standard loans.
- Allows you to go over the Standard loan limit.
- Full qualification based on **credit and income**.
- This is usually the next step you take after you max out on your 10 loans in Standard.

The Nitty Gritty:

- Limited programs for purchasing in LLC or trust.
- Purchase up to 90%.
- Cash out up to 80%.
- Limits by lender but can use multiple lenders to max out loans
- Offered by some mortgage companies.

LOCAL BANKS

The Basics:

- Good rates (typically within half a point of Standard).
- Full qualification based on **credit and income**.
- Typical products are 3, 5 and 7-year fixed rates. They become adjustable after a fixed period.

The Nitty Gritty:

- Purchase typically between 75%-80% LTV.
- Cash out up to 80%.
- Each bank has a lending limit, but you can use multiple banks for larger portfolios.
- Provide multi-property and blanket loans.

EZ LOANS

The Basics:

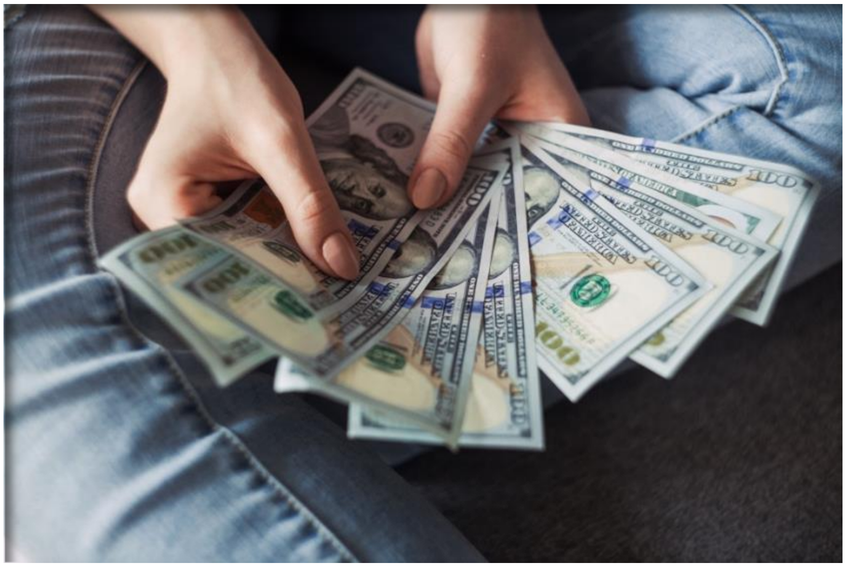
- Rates typically in the 6%-7% range.
- Qualification based on **credit score and lease agreement**. No tax information is required.
- 30-year fixed loans.

The Nitty Gritty:

- Purchase up to 80%.
- Cash out up to 75%.
- May have a prepay.
- May limit number of loans per lender, but can have multiple lenders.
- Offered by some mortgage companies.

LIMITED CREDIT OR EXPERIENCE LOANS

(Also known as Non-QM)



The Basics:

- Rates mid 7% to 9%.
- Lower credit score programs.
- Great for commercial AND residential properties.
- Offered by some mortgage companies.

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Note: All lenders and mortgage companies are different. Some are pickier and might add restrictions to the loans they fund. Other lenders will go based on basic guidelines and be more flexible. You might have to shop around to find the right fit.