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Now Offering TRU Buy & Hold Lending!!!  
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## Buy & Hold TERMS & CONDITIONS

<b>Property Type:</b>	SFRs, 2-4 plexes, townhome, PUDs	<b>Loan Structure:</b>	5/1 ARM, 30 year amortization
<b>Transaction Type:</b>	Purchase or refinance	<b>Minimum FICO:</b>	620
<b>Interest Rates:</b>	6% to 9% (varies based on LTV and FICO)	<b>Personal DTI:</b>	Not required
<b>Origination Points:</b>	Not to exceed 4%	<b>Property DTI:</b>	Up to 85%*
<b>Junk Fees:</b>	None, legitimate 3rd party fees charged at cost with no mark-ups	<b>Reserves:</b>	6 months PITIA for subject, 3 months PITIA for other financed properties**
<b>Loan Amount:</b>	Up to \$1,000,000 (\$50,000 minimum)	<b>Rental Experience:</b>	Not required
<b>Loan-to-Value:</b>	Up to 75%	<b>Bankruptcies:</b>	None in past 3 years
<b>Closing Process:</b>	14 days from completed app, even quicker for repeat borrowers	<b>Foreclosures:</b>	None in past 2 years
<b>Loan Term:</b>	30 years	<b>Prepayment Penalty:</b>	4 years declining (3%/3%/2%/2%)



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\*Property DTI is calculated as PITIA divided by Gross Rental Income.

\*\*Can use brokerage/retirement accounts. Reserves required are in addition to funds needed to close loan in case of purchase.

Note: Loan approval is subject to program guidelines. Interest rate and program terms are subject to change.

Final terms vary depending on the property and borrowing entity.