YEG REALTY
CAPITAL SOLUTIONS

30-YEAR RENTAL LOANS (DSCR)

Qualify on the rent, not your income.

Qualify on the property's rent, not your personal income. Business-purpose financing for investors buying or refinancing rental properties, one at a time or as a portfolio.

HUD-CODE DOUBLE WIDES ARE PERMITTED.

Manufactured homes, including HUD-code double wides, can qualify when they are permanently affixed to the land and meet program requirements.

KEY TERMS

Purchase or refinance

RATES
Rates starting from 6%

PAYMENTS
30-year fixed, or 5, 7 and 10-year ARMs, with interest-only options

LOAN AMOUNT
$70,000 to $1,500,000 per property (larger with approval). $150,000 minimum for 5-9 units.

PREPAYMENT PENALTY
Several options to fit your hold strategy

BORROWER
LLC, LP, corporation or trust (individuals with approval)

TERM
30 years

CREDIT
660+ FICO

MAX LEVERAGE
Up to 80% of purchase price or value based on credit. Up to 75% on cash-out refinances.

CLOSING
As fast as 24 hours after valuation and title are in hand

WHO QUALIFIES

- **Rentals:** non-owner-occupied 1-4 family properties, including HUD-code manufactured double wides on land.
- **Small multifamily:** Class A and B 5-9 unit properties in sound condition. Class C with approval.
- **Short-term rentals** where permitted.
- **Income:** we qualify the property on its rent compared with its monthly payment (PITIA). No personal income documents.

PORTFOLIOS AND REFINANCES

- **Single property or portfolio.** Portfolio loans are typically 3 to 20 properties in the same state.
- **Purchase or refinance.** We do both.

Bought and renovated with us? Ask about zero-point options when you refinance into your 30-year loan.

HOW IT WORKS

1 Apply
Submit your application and opening documents.

2 Valuation and conditions
While the valuation is underway, we work together to clear remaining closing conditions.

3 Close
With valuation and title in hand, loans can close within 24 hours, as long as you respond quickly.

WHAT WE TYPICALLY NEED

- Completed application
- Entity documents
- Lease or rent estimate
- Property details. For a manufactured home: the home's year, size and HUD label details, and proof it is affixed to the land.
- Insurance quote

Send what you have. A complete package gets a faster answer.

Call Andrew Yeg at (631) 926-5322 to talk through your deal.

Business-purpose loans on non-owner-occupied investment property only. Not for personal, family or household use. All terms are subject to full review and approval. Rates, leverage and terms are set deal by deal. This is not a commitment to lend.

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