



**FINANCE of AMERICA**  
– COMMERCIAL –

**BIGGER. BETTER. FASTER.**

**DIRECT PRIVATE MONEY FINANCING FOR RENTAL PROPERTIES**

Finance of America Commercial LLC is uniquely dedicated to providing our clients with more buying power. Our financial strength combined with our experience gives us the ability to deliver for you.

## **SINGLE AND PORTFOLIO RENTAL LOANS**

- Asset-based, cash flow underwrite
- No W-2, tax returns, or personal income required\*
- Loans for non-owner occupied residential properties
- Competitive 5, 10, and 30 year terms

## **PUT THE FORCE OF THE FINANCE OF AMERICA COMMERCIAL PRODUCT SET TO WORK FOR YOU**

- Over 4,000 closed loans
- More than 2,000 approved borrowers
- \$1.5B in closed loans
- Nationwide lender\*\*

**(800) 227-8107**

**FOAcommercial.com**

See other side for important disclosures.



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# FINANCING FOR REAL ESTATE INVESTORS

	SINGLE RENTAL LOAN	PORTFOLIO RENTAL LOAN
Description	Single property loans to both novice and seasoned investors	Blanket loan for 7+ rental units to experienced investors
Loan Size	\$75K - \$750K	\$700K+
Term & Amortization	30 year fixed, full amortization	<ul style="list-style-type: none"><li>• 5 or 10-year term with balloon due at end of term</li><li>• Amortization up to 30 years, with interest-only option available***</li></ul>
Max Loan-to-Value (LTV) & Loan-to-Cost (LTC)	Purchase: 80% Refinance: 75%	<ul style="list-style-type: none"><li>• Amortized Loans: 75% LTV</li><li>• Interest-Only Loans: 70% LTV***</li></ul>
Rates	6.50% - 9.00%	5.50% - 7.50%
Cash Flow Requirement	LTV : Property Debt-to-Income Ratio ≥ 65% : 65% < 65% : 70%	Min Debt Service Coverage Ratio: 1.15x (1.20x for interest only)
Borrower	Individual or LLC Credit 660+	LLC Credit 660+
Property Types	Non-owner occupied: Single family residences, 2-4 family units, Condos, Townhomes, Multi-family 5-20 units (only for Portfolio Rental Loans)	

\*Loans are subject to investor and business credit approval, appraisal and geographic location of the property and other underwriting criteria. Loan amounts and rates may vary depending upon loan type, LTV, verification of application information and other risk based factors. Application fees, closing costs and other fees may apply. \*\*Products not available in Alaska, Idaho, North Dakota, Rhode Island, South Dakota, Utah or Vermont. \*\*\*Any multi-family property 30 years or older can not exceed a 25-year amortization. These properties do not qualify for interest-only loans. REV. 3.01.2017.