



# Single Family Rental - Mixed-Use Investment Property Program

## For loan amounts \$135,000 - \$6,000,000

At The FSB, our business is supporting you. If you are buying a mixed-use investment property, we are the bank partner you've been looking for. This specialized mortgage product lets you qualify based solely on the rental income from your property – at a higher loan-to-value, and with lower reserves. You've made a smart decision to invest in real estate – now there's a loan designed to make it happen.

### Single Family Rental Loan Program Highlights

PRODUCT DESCRIPTION	Qualification based on 110% for Domestic Investors
MAX LTV	80% LTV Purchase and Rate & Terms refis on 1-6 unit properties with 2 stores/commercial units max
MIN FICO SCORE	620
CASH OUT ALLOWABLE	Yes, 75% LTV refi Cash-Out on 1-6 unit properties
LOAN AMOUNT	\$135,000 - \$6,000,000
LOAN TYPE	Single Asset Collateralization, First Lien
TITLE VESTING	Take title as LLC, corporation, or individual
ELIGIBLE PROPERTY TYPE	1-6 Units Properties with 2 stores/commercial units max
BUSINESS USE AFFIDAVIT	Required
ESCROWS	Required for taxes and insurance
PRE-PAYMENT PENALTY	Applicable with buydown/out options
PRODUCT - TERMS	5/1 ARM - 7-10-Year I/O or 30 Year Amortized 7/1 ARM - 10-Year I/O or 30 Year Amortized 30 Year-Fixed - 7 or 10 Year I/O or 30 Year Amortized <small>*Interest Only Not Available in Illinois Interest Only products are for a 30-year term. After the Interest Only period the loan must amortize over the remaining term.</small>

For more information, please contact :

Terms and conditions may apply. Subject to underwriting approval.

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