

## RENTAL PORTFOLIO LOANS

DSCR loans for new and experienced real estate investors seeking long-term rental financing for 3 or more properties nationwide.



**LOAN AMOUNT**  
\$50k - \$2M



**TERM**  
30 Years  
(step-down prepayment penalty options)



**DSCR<sup>1</sup>**  
1.05



**RATES<sup>2</sup>**  
Starting at 7.5%



**CREDIT SCORE**  
660 Minimum

### LTV<sup>3</sup>

**Purchase:** The Lesser of Up to 80% of the As-Is Value or Up to 80% LTC

**Refinance:** Up to 80% of the As-Is Value

**Cash-Out:** Up to 75% of the As-Is Value

### COLLATERAL

Non-Owner Occupied 1-4 Unit Residential Properties

**Average Minimum As-Is Value:** \$100k  
(each property must be at least \$75k)

## REQUIREMENTS<sup>4</sup>

- Completed Application
- Photo ID
- Purchase Agreement (if applicable)
- Payoff Statement (if applicable)
- Verification of Mortgage (if applicable)
- Credit / Background Reports
- Borrower Experience
- Two Most Recent Bank Statements
- Appraisals & Collateral Desktop Analyses
- Property Management Questionnaire
- Property Management Agreement (if applicable)
- Lease(s) (if applicable)
- Proof of Rent (if applicable)
- Corporate Documents
- Lender's Title Policy
- Insurance with Mortgagee Clause
- No Subordinate Liens Permitted
- Personal Guaranty

## LONG-TERM RENTAL LOAN FEES<sup>5</sup> (1-4 UNIT PROPERTIES)

	DUE DATE	COST
Credit Report	After application review	\$24.99
Background Report	After application review	\$24.99
Appraisal <sup>6</sup>	Once appraisal is ordered	Determined by / paid to appraisal company. Based on property and loan type
Collateral Desktop Analysis	Once appraisal is received	\$129 / property
Legal/Document Fees	At closing	\$995 for first property + \$250 per each additional property in portfolio
Underwriting Fee	At closing	\$525
Processing Fee	At closing	\$90
Origination Points	At closing	Based on loan size and number of points (rate buy-down available)
Title Fees <sup>7</sup>	At closing	Determined by / paid to title company.

<sup>1</sup> Average DSCR must be at least 1.05 with no property falling below 1.0

<sup>2</sup> Rate based on by credit score, LTV, experience level

<sup>3</sup> Max LTV based on by credit score, experience level, ARV.

<sup>4</sup> Green Block Inc. reserves the right to modify, add, or remove requirements at any time without notice.

<sup>5</sup> Green Block Inc. reserves the right to modify, add, or remove fees at any time without notice.

<sup>6</sup> Depending on loan type, As-Is, ARV, and/or market rent appraisals may be required. All appraisal orders include tax certification, flood zone certification, included in the cost.

<sup>7</sup> Title fees may include, but not limited to: Lender's title policy premium, closing fee, recording fees, tax verification, overnight delivery, policy updates or endorsements (heavy rehab projects only).