



YouTube #1 YouTube #2

Small Portfolio Loan Program \$280,000 to \$750,000

Available in All 50 States and Rural Areas, Borrower can also be from out of State
FREE Appraisal for Purchase thru March 31, 2017

.50% Appraisal Fee for Refinance

80% LTV Purchase for Non-Specialized Properties
80% LTV Purchase, 75% Refinance, 2nd Mortgages and Line of Credit
5% Seller Carry Back Seconds Allowed to Max of 75% CLTV

Minimum Middle FICO 680+

Min 80% Occupied - Prepay Penalty: 3,3,3

Nationwide Rates

Owner Occupied – Purchase 80% LTV or Refinance 75% LTV

	<u>\$280,000 - \$499,999</u>	<u>\$500,000 - \$750,000</u>
5/25	5.37%	5.22%
10/25	5.76%	5.66%
15/15	5.45%	5.35%
10/10	5.36%	5.26%

Investor Purchase 80% LTV- Refinance 75% LTV (add .25 to rate for Refinance)

5/25	5.62%	5.47%
10/25	6.01%	5.91%
15/15	5.70%	5.60%
10/10	5.61%	5.51%

Eligible Properties

Multi-Family (5+ units), Mixed-Use, Office Buildings, Retail, Warehouse, Light Industrial (no heavy Industrial), Office Condominium, Auto repair, Auto Sales, Convenience Store, Convalescent Home, Assisted Living Facility, Health Club or Gym, Gas Stations <10 years old, Self-Storage, Daycare or Preschool, Nursery (horticulture), Theatre, Cold Storage Warehouse, Veterinary Hospital, Ice Skating Rink, Restaurant.

Ineligible Properties

1-4 unit dwelling, non-profit owned, dry cleaning plants, time-share properties, mobile home/RV parks, heavy industrial, agricultural/forestry/orchards/farms, auto wrecking/auto salvage yards, hospitality (hotels, motels, B&B), vacant buildings (must be 80% occupied), gas stations >10 years old, vacant/undeveloped land, new construction, properties listed for sale, outside of the U.S., or on more than 40 acres, chemical plants and properties on leased land.

Preliminary Review/Submission Check List

1. Brief loan request write-up with dollar request, LTV, property type, why needed, mid credit score, cash-out purpose or any issues.
2. Borrower can pull own 3 credit score report from <http://www.myfico.com/Products/FICO-Score-3B-Report/> or any other internet service that is no older than 60 days.
3. [Personal Financial Statement](#) on all Borrower(s). Use the type-in feature Only.
4. Borrower's complete Federal Tax Returns for last two years both business and personal with all Schedules including K-1s.
5. Last two years historical operating statements.
6. Subject Property Operating Statement Year to Date.
7. Current Rent Roll if applicable
8. [Loan Registration](#) Use the type-in feature Only.
9. [Executive Summary](#) Use the type-in feature Only.
10. Photos of the Property and particularly a front picture that shows well.
11. Email individual attachments to info@aptlending.com

Apartment Lending Corporation™ since 1997
www.aptlending.com 303-771-1031 info@aptlending.com
9800 Mt Pyramid Ct, Suite 400, Englewood, CO 80112
2945 Townsgate Road, Suite 200, Westlake Village, CA 91361
822 N A1A Highway, Suite 310, Ponte Vedra Beach, FL 32082
1201 N.W. Briarcliff Parkway, Suite 101, Kansas City, MO 64116
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