

# Continental Finance Capital Corporation

## Nationwide DSCR Residential Loan Program

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| <b>LOAN LIMITS</b>                        | <ul style="list-style-type: none"> <li>\$50,000.00 – \$5,000,000.00</li> </ul>   |
| <b>GUARANTEE</b>                          | <ul style="list-style-type: none"> <li>Full Guarantee</li> </ul>   |
| <b>DOCUMENTATION TYPE</b>                 | <ul style="list-style-type: none"> <li>Market Rents or Leases</li> </ul>   |
| <b>LOAN TYPES</b>                         | <ul style="list-style-type: none"> <li>Purchase</li> <li>Refinance (and cash-out)</li> </ul>   |
| <b>MAX. LTV</b>                           | <ul style="list-style-type: none"> <li>80.0% Purchase /// 75% Refinance (cash out)</li> </ul>  |
| <b>OCCUPANCY TYPE</b>                     | <ul style="list-style-type: none"> <li>Investor Only</li> </ul>  |
| <b>ELIGIBLE LOCATIONS</b>                 | <ul style="list-style-type: none"> <li>Nationwide</li> </ul>   |
| <b>PROPERTY TYPES</b>                     | <ul style="list-style-type: none"> <li>SFR, 2 - 4 Unit, Condos, Townhouses, PUD's, Condotel, Airbnb</li> <li>Warrantable &amp; Non-Warrantable - Vacant Allowed</li> </ul>   |
| <b>INTEREST RATE</b>                      | <ul style="list-style-type: none"> <li>7.50% - 11.50%</li> </ul>   |
| <b>CREDIT MIN.</b>                        | <ul style="list-style-type: none"> <li>620</li> </ul>  |
| <b>LOAN POINTS</b>                        | <ul style="list-style-type: none"> <li>1.00% - 2.00%</li> </ul>  |
| <b>TERM</b>                               | <ul style="list-style-type: none"> <li>5, 10 or 30 Years Fixed / Amortization: 30 years</li> </ul>   |
| <b>PREPAY</b>                             | <ul style="list-style-type: none"> <li>5-5-5-5-5 or 5-4-3-2-1 (buy down may be available)</li> </ul>   |
| <b>DUE DILIGENCE DEPOSITS</b>             | <ul style="list-style-type: none"> <li>Appraisal is standard cost</li> <li>Due Diligence Costs Due Underwriting</li> </ul>   |
| <b>SUBMISSION REQUIREMENTS</b>            | <ul style="list-style-type: none"> <li>Application 1003 Form</li> <li>Exterior Color Photos</li> <li>Operating Statement – 2 Years and YTD</li> <li>Credit Report, three bureaus with scores</li> <li>Current Rent Roll (if applicable)</li> <li>Authorization for Credit Information</li> </ul> |
| <b>THE Continental Finance DIFFERENCE</b> | <ul style="list-style-type: none"> <li>Closings in 30 Days</li> <li>Cross Collateralization Allowed - case by case</li> <li>Flexible Underwriting</li> <li>We Make Loans Happen</li> </ul>   |

To learn more about CFCC Loan Programs and Business Consulting, please contact us or visit our website at the following:

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