



LANDLORDS GROW RICH IN THEIR SLEEP

Long-Term Rental Loan Program *For Investment Properties*

Looking for the right lending partner to help you scale your Rental Property Portfolio? Cogo Capital, the nation's fastest growing private money lender, delivers speed, leverage, and consistency to highly experienced and new real estate investors!

INVESTOR ADVANTAGES:

Approval based on the Property Cashflow and not your tax returns.

INTEREST RATE

Starts As Low As 7.5%

ORIGINATION POINTS

Starts As Low As 2.99%

NO EXPERIENCE REQUIRED

Although we reward borrowers for more experience, we still loan funds to brand new investors. We believe everyone deserves the opportunity to achieve profits through real estate and will work with you to experience success in this income-generating asset-class.

AS YOU GROW, WE CAN CUSTOMIZE YOUR COGO EXPERIENCE

As your reputational capital grows with Cogo Capital, we can customize your experience by streamlining the funding process and getting you funds faster with less barriers. Once you've proven you're a serious high-volume investor, we have programs with dedicated assistance and lightweight policies so funding can be the easiest part of your real estate investment business!

RENTAL LOAN Guidelines

LOAN PURPOSE	Investment Rental Property	Non-Owner Occupied, SFR, 2-4 units, Condos, PUDs, Townhomes
INTEREST RATE		Starting at 7.5%
ORIGINATION POINTS		Starting at 2.99%
LOAN PARAMETERS	With attractive rates and up to 80% LTV Purchase & Refinances and up to 75% LTV Cash-Outs, these rental loans are a great way to grow your long-term buy and hold properties.	
EVALUATION		Full Appraisal
MINIMUM CREDIT SCORE		660
INCLUDED STATES		All States except ND, UT, VT

Loan Programs

LOAN PROGRAM:	30 Year Fixed	7.5% Interest
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*5/1 ARM in the following states: AL, GA, KS, ME, MO, MS, NE, WI, WY. Prepayment penalty in effect.

Properties

NUMBER OF PROPERTIES ALLOWED	DSCR REQUIREMENT	LOAN AMOUNT
1	1.2	\$50K - 2MM
2 - 4*	1.00	MAX \$10MM
5 -10*	1.00	MAX \$10MM

*Cross-Collateral allowed on 2 or more properties. Portfolio loans available on a case-by-case basis.

Not available where prohibited by law, or in states where Cogo Capital does not trade. Loans are available only on non-owner occupied real property. This is not a commitment to lend. All offers of credit are subject to approval. Restrictions may apply. Cogo Capital reserves the right to amend rates and guidelines. NMLS #1760709; Arizona Mortgage Broker License #0950084; California Finance Lenders License 60DBO-101344. Loans are also available in California through Cogo Capital Orange County, Inc. – California DRE License #01928542; NMLS #1051036. Please click here for the Secured Investment Corp NMLS Consumer Access Page. Disclaimer: The above statements are not and shall not, under any circumstances, be construed as a commitment on the part of Cogo Capital to provide any financing. COGO CAPITAL SHALL BE UNDER NO OBLIGATION TO FUND ANY LOAN TO ANY BORROWER UNLESS AND UNTIL IT IS SATISFIED, IN ITS SOLE AND ABSOLUTE DISCRETION, WITH ITS DUE DILIGENCE REVIEW AND FORMAL LOAN DOCUMENTS PREPARED BY ITS COUNSEL.