

# RESIDENTIAL NON-OWNER OCCUPIED LOANS



## What qualifies as a Non-Owner Occupied Property?

- 1-4 unit rental properties
- Mixed use properties do not qualify
- Property may be owned in an entity name
- Applicant must be a natural person, not an entity (Ex: LLC or incorporation)
- Closing attorney is required
- Appraisal and title search or title insurance policy is required
- Terms up to 30 years are available
- Pre-approval, purchase, refinance, and construction all qualify for this product

Contact our Residential Lending Team for current rates, fees and closing costs



(518) 943-2600 ext 553

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