

Commercial Real Estate Investment Property Financing

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Small Balance Commercial Loans

FAST FUNDING

Purchase Acquisition of new real estate investment property to add to current portfolio.

Refinance Refinancing the current debt to capitalize on more favorable rates and terms.

Cash-out Taking advantage of your investments by tapping into equity for liquidity recapture, addition of new assets, or more...

Loan Purpose	Purchase/Cash-Out/Refinance
Loan Sizes	\$100k - \$2MM
Terms	5-Year ARM 30-Year Fixed
Amortization	15,25,30
Max LTV	<\$500K: 75% >\$500K: 70%
Min FICO	650
Min DSCR	Owner-Occupied: 1.2* Investor: 1.15**
Stabilization	75% occupancy required over a 90-day trailing UW period**
UW Method	Owner-Occupied: Global DSCR Investor: Property DSCR
Documentation	2 years personal and business tax returns
Eligible Properties	Tier I: Multifamily, Mixed-Use (primary res) Tier II: Retail, Mixed-Use (primary comm), Warehouse/Self-Storage, Office, Light Industrial, Automotive, Mobile Home Park
Pre-Payment Penalty	5% for 5 years 5% for 3 years Declining 5%, 4%, 3%, 2%, 1%

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