



## Commercial Financing for Today's Business Growth



### Conventional Commercial

- Multi Use/Retail/Multi Tenant/Warehouse/Industrial/Specialty Use properties
- Purchase/Acquisition, Rate/Term and Cash out Refinance
- Up to 90% LTV Owner Occupied dependant on property type, credit grade, and financials
- 80%/90% CLTV Owner Occupied with Seller Held Second
- Up to 80% LTV Non-Owner Occupied or Specialty Use dependant on property type, credit grade, and financials
- Debt Service Coverage Ratio of 1.25%
- Up to 25 Year Amortization and Term
- Fixed Rate, Fixed to Adjustable, or Straight Adjustable

### Specialty Commercial

- Multi Use/Retail/Multi Tenant/Warehouse/Industrial/Specialty Use properties
- Non Owner Occupied Rental Property Only
- 85% LTV Straight Acquisition or 90% LTC Acquisition w/ Construction/Rehab
- \$2M loan Minimum
- Conventional, FHA or HUD backed financing
- 40 Year Amortization and Term
- Fixed Rate, Fixed to Adjustable, or Straight Adjustable
- Debt Service Coverage Ratio of 1.175%

### Small Business Administration Financing

- Multi Use/Retail/Multi Tenant/Warehouse/Industrial/Specialty Use properties
- Owner Occupied Properties Only (51%+)
- Existing Business or Business Start Up
- Up to 90% LTV Straight Acquisition dependant on property type, credit grade, and financials
- 25 Year Amortization and Term
- Straight Adjustable only, based on Prime plus Margin up to 2.75%
- Debt Service Coverage Ratio of 1.25%

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Contact us Today for more information!

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