

**Pacific Mortgage Master**  
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## Commercial Lot/Land Loan

### Advantages/Program Highlights!

This program is designed to provide a business loan for a Borrower purchasing a commercial lot or refinancing a current commercial lot loan. Commercial lots must be eligible for present or future commercial construction. Construction financing is also available (click on the commercial construction link for more information).

#### **The Advantage:**

- Fast pre-qualification, typically within 3 to 5 business days
- Deal directly with the Loan Officer/Underwriter
- Loans available to Borrowers with excellent to less than perfect credit
- No minimum acreage requirements or maximum limitations
- Commercially zoned land with entitlements
- Up to 3 year terms (longer terms available on an exception basis)
- Loan amounts up to 55% of the purchase price
- Interest only payments in the first year (payments after the first year to be determined)
- Full income documentation and limited income programs available
- Loan amounts of \$50,000 to \$1,000,000

Loans available in the following states: AK, AL, CA, CO, CT, DE, FL, GA, HI, ID, IL, IN, KY, MA, MD, ME, MI, MT, NC, NE, NH, NJ, NY, OK, OR, PA, RI, SC, TN, UT, VA, WA, WY

#### **Documents required for a full application package. Submit by Email, USPS or Overnight Mail Only:**

1. Fully completed and signed 1003 application
2. Tri-merge Credit Report for Borrower(s)
3. Current month pay stubs if a W2 Employee
4. 2 years tax returns including all attached schedules and W2's (if applicable)
5. Asset Verification (2 Months statements for all accounts including checking, savings, 401k, IRA, stocks, other)
6. Legible copy of a valid drivers license for Borrower(s)
7. Map of the Property
8. Signed and Accepted Purchase Contract for Land/Lot or Closing Statement on Land/Lot Purchase
9. Lot/Land Improvements List