

We can either qualify you for this loan, or we can't. And if we can't, we'll let you know. So call us and find out.

**1-800-714-5175**

For commercial properties occupied over 25% by an established operating company.

## Program Highlights

Max 1st Mortgage loan amount	\$2,000,000
Purchases to	90% LTV
Refinance to	70% LTV
Cash out to	65% LTV
Combined LTVs to	90%

## Qualifying Parameters

This program is designed for speed so the paperwork is minimized and the closing process is expedited.

- No tax returns or financial statements
- Borrower in business for a minimum of 2 years
- Proof of timely commercial rent or mortgage paid for 12 last months
- Borrower occupies greater than 25% of subject property
- FICO scores of at least 700
- Appraisal must support a 1:1 DSCR based on property net operating income

## Program Options

Eligible commercial property types include multi-purpose and mixed-use.

Fixed and Variable Rate Options

Rate locks available

Fully Amortizing 30~ Year Term

No call provisions or balloon payments

Prepayment Penalty Options

Ability to prepay up to 20% of principal within any rolling 12~month period without prepayment premium

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