



Alt A (stated income)

Our Expertise

As a direct lender, we employ some of the most experienced commercial real estate lending specialist in the country. We are dedicated to:

- ◆ Providing one of the quickest and simplest loan application processes in the industry.
- ◆ Not over-documenting or hiding loan conditions within documents.
- ◆ Issuing loan commitment letters, not letters of interest or letters of intent like our competition.
- ◆ Using company-approved and experienced third-party vendors to quickly satisfy the appraisal and environmental loan contingencies.
- ◆ Offering our customers an experienced, professional, and ethical approach to deliver timely transaction closings without surprises.

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

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%

This program is designed for speed and is predicated on the following criteria:

- ◆ **No tax returns or financial statements**
- ◆ Borrower in business for a minimum of 2 years
- ◆ Borrower occupies greater than 25% of subject property
- ◆ Proof of timely commercial rent paid for 12 months
- ◆ Minimum FICO scores of at least 660 for refinances and 650 for purchases of 65% LTV or lower.
- ◆ Appraisal must support a 1:1 DSCR based on property net operating income

****Paperwork is minimized and the closing process is expedited****

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

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- ◆ 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