



Commercial Income Property Loans

Our commercial lending experts are here to help!

This program is designed for borrowers who desire to purchase or refinance a commercial property or for owner-tenants looking to own their own business space or pull equity out of an existing property.

Benefits

- ◆ Flexible commercial financing with competitive rates to maximize cash flow and profit
- ◆ Applicable to various property types

Examples of Applicable Property Types

- ◆ **Owner-User Property**
 - ▶ Commercial Condos
 - ▶ Warehouses
 - ▶ Small Commercial Buildings
 - ▶ Small Retail Complexes
- ◆ **Residential Income Property**
 - ▶ Small Apartment Buildings
 - ▶ 5 or more Detached Units

General Guidelines

- ◆ Choose from a number of different ARM loan terms to best fit your client's situation
- ◆ 10- and 15-year loan terms amortized over 25 years to keep payments affordable
- ◆ Loan amounts from \$100,000 to \$2,500,000. Call for larger requests.
- ◆ Loan-to-Value (LTV) of 75% or less
- ◆ Combined Loan-to-Value (CLTV) of up to 90% considered
- ◆ Net Operating Income (NOI) ratio of 1.20 to 1.00 or better. Consideration given to lower NOI. Please call to discuss.
- ◆ Overall strength of each loan will be evaluated based on all compensating factors

See how our commercial lending experts can structure a loan to meet the needs of your clients. We are experts at finding common sense solutions to uncommon lending problems.



FINANCE FACTORS

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