

Tailored Solutions for Today's SBCRE Market

SBCRE Lending Highlights

LOAN AMOUNT	\$250,000 - \$5,000,000
PROPERTY TYPES	Multifamily, Mixed-Use (Retail and Multifamily), Light Industrial/Warehouse, Retail, Office, Self Storage, Mobile Home Parks, Daycare, Automotive, Restaurant <i>*Hospitality & Specialty Use considered on case-by-case basis</i>
TERMS	Fixed Rate & Hybrid ARM Options (5/6, 7/6, 10/6) 25- or 30-Year Amortization
LTV	Top Market = Max 75% LTV Standard Market = Max 75% LTV Small/Very Small Market = Max 70% LTV
DSCR MINIMUMS	Minimum DSCR 1.10x
CREDIT SCORE	660 Minimum
CREDIT EVENTS	0 x 24 Short Sale/DIL/Modification 0 x 60 Bankruptcy/Foreclosure
STATE FOOTPRINT	All States Except: CA, MI, ND, and SD
YSP	Available

