

Tailored Solutions for Today's SBCRE Market



SBCRE Lending Highlights

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|------------------------|---|
| 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 Minimum | 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 |

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