

Commercial Programs under \$1,000,000

Eligible Property Types.....Office Retail, Industrial,
Minimum Loan Amount.....\$250,000
Maximum Loan Amount.....\$1,000,000
Recourse..... All loans personally guaranteed
Interest Rate Type.....15-year fully amortizing, 10, 15, 20, 25-year-5 year fixed rate
adjustables
Loan Terms.....up to 25-years
Amortization.....up to 25-year
Debt Service Coverage.....1.30x
Loan-To Value.....Acquisition: Lesser of 75% purchase price or 75%
of appraised value....Refinance 75% appraised value

Preliminary Information needed:

1. Detailed operating statements for the past three calendar years
2. Year-to-date operation statements
3. Current Rent Roll, if investor
4. Personal Financial Statement
5. Personal Tax Returns for three years
6. If available: recent appraisal, engineering or environmental reports, site plans, pictures or any additional information on the property.