

## **Commercial Programs over \$1,000,000**

Eligible Property Types.....	Office, Retail, Industrial
Minimum Loan Amount.....	\$1,000,000
Maximum Loan Amount.....	Unlimited
Recourse.....	Dependant on plan-recourse and non-recourse available
Interest Rate Type.....	Fixed and variable products available dependent on plan
Loan Terms.....	up to 10-years fixed, then annual adjustable
Amortization.....	25-30-year
Debt Service Coverage.....	1.25x
Loan-To Value.....	Acquisition: Lesser of 75% purchase price or 75% of appraised value....Refinance 75%

### **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.