

Reduced Doc Commercial Mortgage Solutions

Best For: Investors and business owners who are not able to disclose certain information or whose properties are more valuable than a tax return might show.

Get light documentation and stated income options designed for today's small-balance borrower. With unique programs geared toward investors and small business owners, we give you more opportunities for commercial lending success.

	Rates As Low As	Max LTV	DSCR
FICO 700+	5.750%	80%	1.15
FICO <700	7.250%	75%	1.20

Reduced Documentation Options Available:

Programs	Instead of tax returns, we review:
Lite Doc Investor	Appraisal and property cash flow
Stated Owner-Occupied	Experian Business Credit Report and property cash flow
Bank Statement	12 consecutive months of business bank statements

Program Highlights

Loan Size: \$100,000 to \$2,000,000	Borrower: U.S. Citizens, Permanent Resident Aliens, Legal Entities
Loan Terms: 5,7-year hybrid / 30-year fixed	Standard Prepayment Fees: 5% for first 3 years
Amortization: 15, 20, 25, 30	Locations: Generally urban or suburban locations in primary, secondary, or tertiary markets
Loan Purpose: Purchase, Rate/Term Refinance, Cash-Out Refinance	Property Types: Multifamily, Mixed-Use, Office, Retail, Light Industrial, Self-Storage, Warehouse, Automotive, Mobile Home Park, Daycare Center, Restaurant, Bar

Contact Us Today to Get Started

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