

No Doc Commercial Mortgage Solutions

Best For: Borrowers with smaller loan requests who do not wish to provide any documentation during the qualification process.

This no doc commercial mortgage solution gives you the ability to secure financing without having to provide the documentation traditional lenders require.

How It Works

1. Borrowers can launch a transaction by submitting only a completed loan application and a credit report.
2. We will not ask for tax returns, bank statements, leases, rent roll, or historical operating statement.*

	Rates As Low As	Max LTV	DSCR
FICO 700+	5.875%	75%	1.15
FICO <700	7.375%	75%	1.20

*Borrowers will be required to submit a purchase contract for transactions involving a real estate acquisition. Note that appraisal companies may require property documentation to assess final value.

Program Highlights

Loan Size: \$100,000 to \$300,000	Borrower: LLC, corporation, individual
Loan Terms: 5,7-year hybrid / 30-year fixed	County Population Density: Tier 1: 100,000 Tier 2: 200,000
Standard Prepayment Fees: 5% for 5 years, 5% for 3 years, Declining (5, 4, 3, 2, 1)	Cash-Flow Requirements: Qualifying income based on property cash flow
Loan Purpose: Purchase, Rate/Term Refinance, Cash-Out Refinance	Property Types: Multifamily, Mixed-Use, Office, Retail, Warehouse, Light Industrial, Self-Storage, Automotive, Daycare Center, Restaurant/Bar
Amortization: 15,20, 25, 30	

Contact Us Today to Get Started

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