



SMALL BALANCE SPECIALISTS

SMALL CMBS LOAN PROGRAM

Non-bank direct lender specializing in financing real estate that banks won't finance due to their strict or conservative guidelines. Our goal is to approve loans without charging the high rates for shorter terms that a hard money lender normally charges.

AT-A-GLANCE

LOAN AMOUNTS:	\$200,000- \$5 million in all markets except (AK, ND, SD) Population < 100,000 in 5 mile radius Max LTV 60% (up to 65% on case by case basis)	
LOAN PURPOSE	Acquisition or Refinance (Cash-Out available)	
ELIGIBLE PROPERTIES	Conventional multifamily housing with five residential units or more. Mixed use subject to limitations.	
LOAN TERMS	5, 7, or 10-year fixed-rate period	
AMORTIZATION	Up to 30 years	
PREPAYMENTS	5,4,3,2,1	
DEBT SERVICE COVERAGE	1.20x Top 1.30x Small	1.25x Standard 1.40x Very Small
MAXIMUM LTV	75% available in Top and Standard Markets	
RECOURSE	Non-recourse with standard carve-out provisions	
CREDIT	Minimum FICO score of 550	

PROGRAM HIGHLIGHTS

- Highly competitive rates
- Flexible terms and prepayment options
- Streamlined process – faster closing times
- Smaller Loan Amounts
- Up to 75% LTV in certain areas

INFORMATION | QUOTE

CALL YOUR B2B Capital MULTIFAMILY SPECIALIST TODAY

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