

Commercial Income Property Loans

Our commercial lending experts are here to help!

This program is designed for borrowers who desire to purchase or refinance a commercial property or for owner-tenants looking to own their own business space or pull equity out of an existing property.

Benefits

- Flexible commercial financing with competitive rates to maximize cash flow and profit
- Applicable to various property types

Examples of Applicable Property Types

- **Owner-User Property**
 - ▶ Commercial Condos
 - ▶ Warehouses
 - ▶ Small Commercial Buildings
 - ▶ Small Retail Complexes
- **Residential Income Property**
 - ▶ Small Apartment Buildings
 - ▶ 5 or more Detached Units

General Guidelines

- Choose from a number of different ARM loan terms to best fit your client's situation
- 10- and 15-year loan terms amortized over 25 years to keep payments affordable
- Loan amounts from \$100,000 to \$5,000,000. Call for larger requests.
- Loan-to-Value (LTV) of 75% or less
- Net Operating Income (NOI) ratio of 1.20 to 1.00 or better. Consideration given to lower NOI. Please call to discuss.
- Overall strength of each loan will be evaluated based on all compensating factors

See how our commercial lending experts can structure a loan to meet the needs of your clients. We are experts at finding common sense solutions to uncommon lending problems.



**FINANCE
FACTORS**
GUAM'S CHOICE FOR HOME LOANS

FOR REAL ESTATE PROFESSIONALS ONLY

This flyer is for informational purposes only. It does not constitute an offer to make a loan. Any loan and the terms thereof are subject to Finance Factors' underwriting approval. The information stated herein are estimates calculated based on the loan programs currently offered by us. All of this information is subject to change without notice. Actual loan qualification requirements will be based on the specific underwriting guidelines applicable to each loan program at the time of application. Other terms and restrictions may apply.

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