

# 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 business owners looking to own their own business space or pull equity out of an existing property.

## Benefits

- Flexible, custom financing solutions tailored to the needs of your borrower
- Applicable to various property types

## Examples of Applicable Property Types:

Owner-User Property	
Commercial Condos	Warehouses
Small Commercial Buildings	Small Retail Complexes
Senior Assisted Living Facilities	Hotels

For properties consisting of 5 or more residential units or apartment buildings, refer to Multifamily Program Fact Sheet

## 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 up 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.**



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