

## Small Balance Commercial Loan

- \$200,000 to \$5,000,000
- Rates Down to 6.5%
- 1, 3, 5 & 7 Years Fixed
- 15, 20, 25 & 30 Year Terms
- Stated Income Available
- 620 FICO Minimum
- To 80% LTV (loan-to-value)
- Unrestricted Cash-Out
- Closings < 30 Days
- Full Recourse Required

Small balance program is ideal for non-conforming commercial and investment residential real estate owners, who are looking for competitive permanent loan terms and a light documentation process. We require **no personal income, no tax returns and no investment experience**—real estate can be held as an investment or occupied by the owner's business. Purchase, refinance and **unrestricted cash-out refinance** programs are **available nationwide** (some restrictions may apply). Apply to receive your same day pre-approval, **no upfront credit pull is required.**