



# 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**  
SAVINGS • CDS • MORTGAGES

**FOR REAL ESTATE PROFESSIONALS ONLY**

The foregoing is for informational purposes only and not to be distributed to any consumer. This is not an offer to make a loan. The making of any loan and the terms thereof are subject to Finance Factors' underwriting approval. All information is subject to change at any time.

**THE MODERN WAY TO MORTGAGE**