



GENERAL PARAMETERS	COMMERCIAL PROPERTIES
Loan Amount	\$100,000 to \$5,000,000
Loan Term/Amortization	30 years Loan full amortized
Maximum LTV	70% LTV 80%CLTV
Subordinated Financing	Yes, 20% Down 10% Seller 's Note
DSCR	1.25
Minimum Fico Score	650 Middle Score
Fixed Period	3 & 5 Year Options
Rate Structure	2% Annual - 6% Life Cap
Eligible Borrower	C-Corp, LLC, LP/LLP, S-Corp
Tax and Insurance Escrows	Monthly deposits required
Recourse	Full recourse loan
Prepayment	Equal to the Fixed period
Permanent Financing	No balloons
Transaction Type	Purchase, Refinance, Cash Out Refinance
Property Types	<b>Retail, Office, Warehouse, Self-Storage</b>
Brokers	Protected