



Q COMMERCIAL CAPITAL

CORE STATED INCOME PROGRAM

- Stated Income/ Verified Assets (SIVA)
- Interest Rate starting at 9% up to 12%
- Loan Term: 25 Year Fixed rate with NO BALLOON
- Prepayment Penalty: 5 Years declining at 5, 4, 3, 2, 1, None thereafter.
- LTV: Up to 70% Max
- Minimum Credit Score requirement: 575 and up
- Territory: Nationwide, except for : Alabama, Alaska, Hawaii, Michigan, Nevada, Ohio, West Virginia, Vermont
- Property Type: Apartments (5+ units) Mixed Use, Office, Retail, Warehouse, Self Storage, Hotel, Auto Repair, Mobile Home Park, Owner Occupied Bar or Restaurant
- DSCR: 1,20 Minimum
- Loan amount: from 50K to 400K
- Purchase, Rate & term & Limited Cash-out
- Investment Property or Owner Occupied
- Closing Time: 3 Weeks typically, if complete package

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PROGRAM C – FULL DOC SBA 7A

- **Must be Owner Occupied 51%+ to qualify under this program**
- **Loan Amount: From \$200K to 2 Million**
- **Minimum Fico: 600+**
- **Minimum DSCR: 1.25/1.00 (If credit score is below 650, DSCR Requirement will be higher.)**
- **Loan Purpose: Purchase, Refi & Cash out. Cash out is only accepted under this program if proceeds are for property improvement, payment of business debt, inventory, etc.**
- **Loan amortization: 25 Years.**
- **Property Types: Retail, Hospitality, Mixed Use, Auto Repair, Light Industrial, Office Building, Gas Stations/ C-Store, Medical Offices/ Facilities, Independent Food Markets.**
- **Max LTV: 75%**
- **Interest Rate: start at prime + 250 bps to 350 bps**
- **Prepayment Penalty: Declining 5 Years, starting at 5%**



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CORE BRIDGE LENDING PROGRAM

- ❖ **Loan Amount:** From \$500K to 50 Million
- ❖ **LTV:** Up to 70% Max.
- ❖ **Loan Term:** Up to 12 Months, however up to 24 Months Extension may be granted for an additional fee.
- ❖ **Minimum Fico Required:** 620 (Fico can go as low as 600 as an exception)
- ❖ **Prepayment Penalty:** NONE
- ❖ **Interest Rate:** 10% to 13%
- ❖ **Nationwide Lending:** NO RURAL AREAS (Minimum Population Required 200K)
- ❖ **Acceptable Property Types:** Office, Medical/Dental, Office Condo, Warehouse, Mixed Use Commercially Zoned Retail, Multi-Family and Flag Hotel .
- ❖ **Interest Only payment**
- ❖ **Closing Time:** Can close as fast as 30 days with full Package.