



COMMERCIAL REAL ESTATE LENDING

Multifamily - Mixed Use - Retail - Office - Commercial - Industrial - Self-Storage - Hotel

Commercial & Multifamily Loan Programs

\$500,000 to \$25,000,000

Rates from 5.00% to 6.25%

3, 5, 7 & 10 Year Fixed

Step-Down Prepayment / No Prepayment Penalty Option

Up to 10 Years Interest Only for Multifamily

1.15 to 1.35 DCR / 25 to 30 Yr Amort

No Tax Return Programs

30 to 40 day close or Approval

Mixed Use up to 50% Commercial

Limited Operating History / Short Story / No Trailing 12

Hotel SBA 504 Financing

80% to 85% CLTV

Rates from 6.00% to 7.50%

50% LTV on 1st TD; 25/10 Fixed; \$7M

35% LTV on 2nd TD; 25/25 Fixed; \$4.9M

Step-Down Prepayment

Up to \$14M Transaction Price

Portfolio Bank Hotel Loan Program

60% to 70% LTV (Real Estate Value)

Rates from 6.50% to 7.50%

1.50 to 1.80 DCR; case by case



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Loan programs and rates subject to change with market conditions / Rates above as of 10-2-25