

Commercial Real Estate Financing

What do we offer?

Loans and lines of credit with low closing costs and competitive rates,¹ secured by commercial real estate valued up to \$5 million.



Who are our customers?

Owners of small businesses, generally established for 2 years; and commercial real estate investors, all levels of experience.



Eligible property types

Multi-family (5+ units), mixed-use, office, retail, warehouse, light industrial, commercial condos.



Financing options ²	Details
Purchase Loan \$50,000 to \$1 million	Buy commercial real estate with up to 80% loan-to-value. The borrower will be required to pay title and escrow fees and provide proof of funds for the required down payment. ³
Refinance Loan \$50,000 to \$1 million*	Pay off an existing mortgage on commercial real estate with the opportunity for cash-out. Up to 75% loan-to-value.
Equity Loan \$50,000 to \$500,000	Use the equity in your commercial real estate to finance business needs, first or second lien position. Up to 75% loan-to-value.
Commercial Equity Line of Credit (CELOC) \$50,000 to \$500,000	Leverage the equity in your commercial property with the ability to draw for the first 5 years. Up to 75% loan-to-value.

*Second lien position max loan amount \$500,000.

Fee type	Fixed rate loans	Prime-based loans	CELOC
Origination fee	1% of the loan or line amount - \$5,000 maximum due at closing and can be paid from proceeds (50% off origination fee with a Business Choice Checking or Platinum Business Checking Account)		
Nonrefundable deposit	Loans up to \$250,000 require a \$500 nonrefundable deposit Loans over \$250,000 require a \$1,000 nonrefundable deposit (due at acceptance of terms and will be credited to the origination fee)		
Pre-pay/early closure fee	3% of payments made in excess of the payment schedule or early payoff requests in the first 3 years	\$3,000 waived after 3 years	\$3,000 waived after 3 years
Annual fee	None	None	.25% of CELOC, \$250 min, \$1,000 max, waived first year, and only assessed during 5-year period
Environmental insurance fee (if required)	\$1,866 (only loans and lines in 1st lien position are eligible)		

1. Based upon analysis of application, appraisal, and origination fees for competing U.S. lenders as compiled by an independent third party research firm on a quarterly basis.
2. All financing is subject to credit approval.
3. In states that require attorney closings, the customer will be responsible for title-related costs and attorney title work that exceeds \$375.

**For more information or to apply, please call 1-866-631-7443
Monday – Friday, 6:00 a.m. – 6:00 p.m. Pacific Time.**

Together we'll go far

