

SBA-504 to **90% LTV** for Owner Occupied **Properties**

(NEW Construction Loans Available up to 80% of Total Costs)

Loan Guidelines by **Commercial** Property Type:

- **NO New-Business Start-Ups** – 3 Years Cash Flowing Tax Returns Required
- **Real Estate ONLY** – Land, Building, Permanent Fixtures, Attached Equipment
- **Minimum Loan Amount** of **\$150,000** (Minimum Purchase/Value of **\$200,000**)
- **OWNER-OCCUPIED** (Min. of 51% Purch. to 60% Const.) **Properties ONLY**
- **REFINANCES** - **2 Year Seasoning**, **NO Cash-Out**, **NO Current SBA/USDA**

1. **Multi-Use** (Lines #1 to #3 on Current Rate Sheet)

- **90% LTV** Available for Purchase or Refinance
- **80% Loan-to-Costs** Available for Purchase with Construction **Together**
- Maximum **TOTAL** Loan (1st & 2nd Liens) of **\$8,000,000**
- Maximum Broker Compensation (from us) of **2.5% of 1st Lien Amount ONLY (1.5% Const.)**
- **1st Lien at 50% of Total Costs – From 4.25%+ to 7.40%+ Interest Rate (25 Years)**
- **2nd Lien at 30% to 40% of Total Costs – 5.75% to 6.75% Rate (20 Years)**

2. **Semi-Generic** (Lines #4 to #10 on Current Rate Sheet)

- **85% LTV** Available for Purchase or Refinance
- **75% Loan-to-Costs** Available for Purchase with Construction **Together**
- Maximum **TOTAL** Loan (1st & 2nd Liens) of **\$6,000,000**
- Maximum Broker Compensation (from us) of **2.5% of 1st Lien Amount ONLY (1.5% Const.)**
- **1st Lien at 50% of Total Costs – From 4.75%+ to 7.90%+ Interest Rate (20 Years)**
- **2nd Lien at 25% to 35% of Total Costs – 5.75% to 6.75% Rate (20 Years)**

3. **Special/Single-Purpose** (Lines #11 to #16 on Current Rate Sheet)

- **80% LTV** Available for Purchase or Refinance
- **75% Loan-to-Costs** Available for Purchase with Construction **Together**
- Maximum **TOTAL** Loan (1st & 2nd Liens) of **\$6,000,000**
- Maximum Broker Compensation (from us) of **2.5% of 1st Lien Amount ONLY (1.5% Const.)**
- **1st Lien at 50% of Total Costs – From 5.0%+ to 8.25%+ Interest Rate (20 Years)**
- **2nd Lien at 25% to 30% of Total Costs – 5.75% to 6.75% Rate (20 Years)**

Freedom Capital, LLC

P.O. Box 93545
Phoenix, AZ 85070
480/656-2688

(NO Multi-Family, NO Land Only, NO Churches, NO GAS Pumps)