



**Real Estate
& Business
Finance Group**

Business ~ Commercial Real Estate ~ Equipment

607 W. Huntington Drive, Monrovia, CA 91016 ~ 1665 High Street, Eugene, OR 94705

New 25-Year Loan Enhanced Multi-Use Properties Program

Real Estate & Business Finance Group is pleased to announce the programs and guidelines for 25-Year Owner Occupied Multi Use Properties:

- 25 year fixed for the life of the loan when combined with SBA 504 debenture, currently as low as 5.07%.
- EBITDAR/total annual debt payments must be >1.50x DSC in the two most recent fiscal year-ends and in the interim period with stable or increasing revenue, profit and DSC trends. Adequate draws to the owners must be included in the calculations.
- Minimum FICO score of owners and/or guarantors must be >725 and no historical bankruptcies or foreclosure.
- Collateral properties must be located in a community with a minimum population of 50,000 and be in above average condition with no deferred maintenance.
- The minimum first mortgage loan amount is \$750,000.
- 90% financing available.

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