



Real Estate Finance Group

A direct lending resource to you and your clients!

Business Owner-Occupied Loan Programs

SBA 7A (Commercial Real Estate)

- Up to 90% LTV (additional collateral required and/or if available, when LTV is greater than 75%)
- 25 due in 25
- Competitive variable and fixed rate options
- \$2,500 packaging fee
- SBA guaranty fee
- Purchase, refinance, debt consolidation, back property taxes, working capital

Property Types

- Hospitality (Hotel & Motel)
- Mini-Storage
- RV Parks
- Restaurants
- Retail
- Warehouse
- Industrial/light industrial
- Office
- Ground Leases
- Gas Stations

Conventional "Owner-Occupied" Commercial Real Estate

- Up to 75% LTV
- Up to 10 year terms
- Up to 25 year amortization
- Competitive variable and fixed rate options

CalCAP "California Capital Access Program"

- California businesses only
- Up to 10 year terms
- Up to 25 year amortization
- Up to \$2,500,000 loan amount
- Competitive variable and fixed rate options
- Purchase, refinance, debt consolidation, back property taxes, back state taxes, working capital

SBA 504 (CRE and Equipment)

- Up to 90% LTV
- Up to 30 year amortization
- Up to 25 year fixed rate options on 1st Trust Deed Portion
- 20 Year fixed rate SBA debenture (2nd Trust Deed Portion) is under 5%
- Bridge loan funded by Bank
- Construction and TIs are okay
- Fees and cost for 3rd party reports are dependent on specific transaction

Contact us for Consultation!

(626) 256-8850 California
(541) 515-6379 Oregon

Email: support@getpropertyloans.com
www.bfgloan.com