

# A Professional Lending

## Conventional Loan (Full Doc)

The objective of the commercial loan program is to provide funding primarily to owner occupied (25% or more) commercial real estate for Small Business Concerns.

### Allending's Conventional Guidelines

- Loans from \$200,000 to \$10,000,000
- 25% owner occupancy and above is OK!
- Lien on commercial real estate only, no liens on personal or business assets
- 600 minimum FICO (can go lower on a case-by case basis only)
- 1:1 DSCR qualifies!
- 90% LTV on purchases
- 85%LTV on straight refinances
- 75%LTV on cash out refinances
- Credit decision within 3-4 days, close in 30 days!

In order to get started we will need the following:

- Last three years personal tax returns
- Last three years corporate tax returns
- Interim Financial Statement (Profit & loss and balance sheet)
- Loan Application (completed and signed)

Interest rates available on a case-by case basis only.

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