

A Professional Lending

Stated Income

The objective of the commercial loan program is to reduce documentation requirements for borrowers with “A” credit, sufficient years in business, and multi-purpose collateral.

A1Lending Guidelines

- Loan amounts from \$200,000 to \$1,000,000
- Individuals owning 50% or more of the operating company typically guarantee
- Lien on commercial property only, no liens on personal or business assets!
- LTV is indicated on current cap rates in particular area
- Purchases, Refinances and Cash out Refinances are all eligible
- Minimum Fico is 660 (may go lower on a case-by case basis only)
- Credit decision within 3-4 days, can fund within 30 days!

In order to get started we will need the following:

- Loan application (completed and signed by borrower)
- Purchase agreement (if a purchase transaction)
- Description of property

Akbal Singh

PH: - 559-277-0013

Office: - 559-277-0013

Fax: - 559-276-0800