

















COMMUNITY LOANS

We provide financing for underserved communities throughout the U.S. and Indian Country.

LOAN USES:

- Acquisition
- Refinance
- Construction
- Renovation
- Gap Loans
- Operations Expansion

LOAN SPECIALIZATIONS:

- Charter Schools
- Affordable Multi-Family Apartments
- Special Needs Housing
- Churches
- Health Care Facilities
- Small Businesses
- Office & Retail
- Nonprofits
- Mobile Home Parks
- Industrial / Mixed-Use

Loan terms	COMMERCIAL LENDING- REAL ESTATE SECURED	CONSTRUCTION / ACQUISITION LENDING
LOAN AMOUNT	\$500,000 - \$15 Million	\$500,000 – \$15 Million
MAXIMUM TERM	Up to 24-Year Term / Amortization up to 30 Years	Up to 24 Months
MAXIMUM LTV	80%	80%
INTEREST RATE	FIXED 10 Year Treasury + 3.75%-4%	WSJ Prime + 2%
PAYMENT	P&I, Interest Only & Bridge Loans Available	Interest Reserve
PREPAYMENT PENALTY	1st 3-5 Years Long-Term Loans Only	None
MINIMUM DSCR	1.15 x	N/A
LIEN POSITION	1st Lien Position	1 st Lien Position

*Interest Rates Vary Case by Case

GET IN TOUCH

COMMERCIAL LENDING DEPARTMENT



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