













Commercial Real Estate

Now Partnering with the

### **Arizona State Small Business Credit Initiative**

#### \$500K-\$5 Million Loan Size

#### **Borrowers Must:**

- Qualify under SSBCI as AZ small business or nonprofit
- Use loan proceeds for eligible business purpose

### **Real Estate Secured Only**



Location: Phoenix, AZ

Loan Amount: \$1,300,000

## **Small Business**

# Financing

We provide loans to small businesses throughout Arizona.

### Loan Uses:

- · Acquisition
- Refinance
- · Renovation
- · Operations Expansion

### Loan Specializations:

- Small Businesses
- · Office & Retail
- Nonprofits
- · Industrial / Mixed-Use



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Loan Terms	Commercial Lending Real Estate Secured	Construction Lending
Loan Amount	\$500,000 - \$15 Million	\$500,000 - \$15 Million
Maximum Term	Up to 24 Year Term / Amortization up to 35 Years	Up to 24 Months
Maximum LTV	Up to 80%	Up to 80%
Interest Rate Special	10 Year Treasury + 4.5%	WSJ Prime + 2.5%
Payment	P&I, Interest Only & Bridge Loans Available	Interest Reserve
Prepayment Penalty	1st 3-5 Years Long-Term Loans Only	None
Minimum DSCR	1.15x	N/A
Lien Position	1st Lien Position	lst Lien Position