



COMMERCIAL CAPITAL
ACCESS

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CONTACT US TODAY



Buying, building and/or renovating commercial real estate is a significant investment for any business. We help companies get the commercial real estate financing they need to turn their projects into reality. For both investment and owner-occupied properties, Commercial Capital Access has recourse and non-recourse programs that will work for your need.

Small Balance Conventional Loans: Most borrowers use conventional commercial real estate financing. This program can move quickly and offer funding for projects of all sizes and types. Loan amounts are under \$5,000,000

Full Doc Program – Best for Credit-worthy investors or business owners looking for an alternative to bank financing.

- Completed & Signed Commercial Loan Application
- Personal Financial Statement
- Tri-merged credit report or Signed Credit Authorization Form
- Rent roll (multi-tenant properties)
- Operating statements for the last 2 years and YTD for property
- Purchase contract (if applicable)
- Last 2 years' tax returns
 - Rates from 5.75% to 7.25% based on location, DSCR and FICO (Minimum FICO of 680)
 - 80% max LTV
 - Terms: 7 to 30 year

Light Program - Best For: Investors and business owners who are not able to disclose certain information or whose properties are more valuable than a tax return might show.

- Completed & Signed Commercial Loan Application
- Tri-merged credit report or Signed Credit Authorization Form
- 12 consecutive months of business bank statements
 - Rates from 5.75% to 8.55% based on FICO Score (Minimum FICO of 640)
 - 80% to 75% LTV based on FICO
 - Terms: 7 to 30 years

No Doc/Stated Income Program – Best for borrowers for smaller loan sizes who do not wish to provide any documentation during the qualification process.

- Completed & Signed Commercial Loan Application
- Tri-merged credit report or Signed Credit Authorization Form
 - Rates from 5.875% to 9.375% based on FICO Score (Minimum FICO of 550)
 - 80% to 75% LTV based on FICO
 - 75% LTV
 - Terms: 7 to 30 years

Property Types - Multifamily, Hospitality, Mixed-Use, Office, Retail, Light Industrial, Self-Storage, Warehouse, Automotive, Mobile Home Park, Daycare Center, Restaurant, Bar

* Rates and terms are subject to change.

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