

# Commercial Loan Matrix

Updated August 2019

Property Type:	Min Loan Amount	Max Loan Amount	Borrower Type(s)	Max LTV	Amortization DSC	Pre Pay Penalty (PPP)	Recourse (R) Non Recourse (NR)
Single Tenant	\$1 Million	\$7 Million	Individual. Investor. LLC. Partner. Trust.	75%	30 Yrs 1.35	Hard/Soft/Step Down	NR @ 50%
Multi Tenaant	\$1 Million	\$10 Million	Individual. Investor. LLC. Partner. Trust.	75%	30 Yrs 1.35	Hard/Soft/Step Down	NR @ 50%
Apartment 5+	\$250,000	\$15 Million	Individual. Investor. LLC. Partner. Trust.	70%	30 Yrs 1.15	Hard/Step Down/None	NR @ 80%
Commercial Real Estate	\$250,000	\$1 Million	Individual. Investor. LLC. Partner. Trust.	75%	30 Yrs 1.35	Soft/Step Down	NR @ 70%
Commercial Real Estate	\$750,000	\$1 Million	Individual. Investor. LLC. Partner. Trust.	65%	25 Yrs 1.30	Soft/Step Down	NR @70%
Industrial	\$1 Million	\$5 Million	Individual. Investor. LLC. Partner. Trust.	65%	25 Yrs 1.30	Soft/Step Down	NR @ 50%
Special Use	\$500,000	\$5 Million	Individual. Investor. LLC. Partner. Trust.	65%	25 Yrs 1.35	Soft/Step Down	NR @ 50%
SBA 504/7(a)	\$150,000	\$10 Million	Individual. Investor. LLC. Partner. Trust.	90%	30 Yrs 1.20	Step Down	NA
Private Money	\$250,000	\$10 Million	Individual. Investor. LLC. Partner. Trust. <b>Investment Real Estate Only.</b>	75%	30 Yrs	<b>None</b>	<b>NA</b>
New <b>Home</b> Construction	\$250,000	\$2 Million	Individual. Investor. LLC. Partner. Trust.	80%	25/30 Yrs	12 Months	California 50%
<b>Multi Family</b> Construction	\$500,000	\$3 Million	Individual. Investor. LLC. Partner. Trust.	80%	25/30 Yrs	12-36 Months	California 50%
Tenant Improvements	\$100,000	\$1 Million	Owner User, Investor, Partnership, Trust	65%	25/30 Yrs	12 Months	California 50%

