



LENDING GUIDELINES

Credit	Rate	LTV	Loan size	PPP	Fixed terms	ARM/Hybrid terms
700+	Starts in high 5's	Up to 70%	\$25K to \$1.5MM	5, 4, 3, 2, 1	Available	Available
600-699	Starts at 8.99%	Up to 65%	\$25K to \$1.5MM	5, 4, 3, 2, 1	Available	Available
Under 600	Starts at 10.5%	Up to 60%	\$25K to \$350K	5, 4, 3, 2, 1	Available	ARMs only

Effective June 14, 2019
Loans over \$1 million only available in major MSAs

COLLATERAL

ELIGIBLE PROPERTY TYPES

Apartment buildings, Office buildings, Retail, Multifamily, Mixed use, Hotel/motel, Recreational, Day cares, Hair salons, Auto repair/auto body, Funeral homes, Office/warehouses, Garage/storage, Houses of Worship, Bars/Restaurants, Mobile home parks

INELIGIBLE PROPERTY TYPES

Gas stations, Salvage yards, Farmland/rural property, Vacant lots, Manufacturing/rural properties, Dry cleaners (drop-off/pick-up considered), Condo hotels, Cooperatives, Assisted living facilities