



South Bay Commercial Capital

A Net Branch of Commercial Capital Ltd

10 S. Bay Dr.  
Babylon, NY 11702

Phone: 631-539-9959  
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## Church Real Estate Financing

<b>Property Types:</b>	Sanctuaries, Schools, Expansion
<b>Loan Proceeds:</b>	Acquisition, Refinance, Construction, Cash-Out
<b>Trustee Guarantees:</b>	None
<b>Size:</b>	\$400,000 - \$20 million
<b>Fast Close:</b>	45-60 days
<b>Cash Flow Multiple:</b>	3-4x Unrestricted Contributions
<b>LTV:</b>	66% - 80%
<b>Term:</b>	25-40 Years; Open-Ended for additional borrowings
<b>Interest:</b>	Fixed Rate @ 190-220 over Treasuries
<b>Prepayment:</b>	No Penalty
<b>Construction Bonds:</b>	None required for qualifying projects

Our underwriters are professionally trained to keep the interest of the church a priority. They are experienced in working with churches of all sizes. Thus, they can fund loans for any denominations anywhere in the country! So please call one of our underwriters today at 631-539-9959!